



Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

Inventor(s): Voth et al.
Appl. No.: 10/736,399

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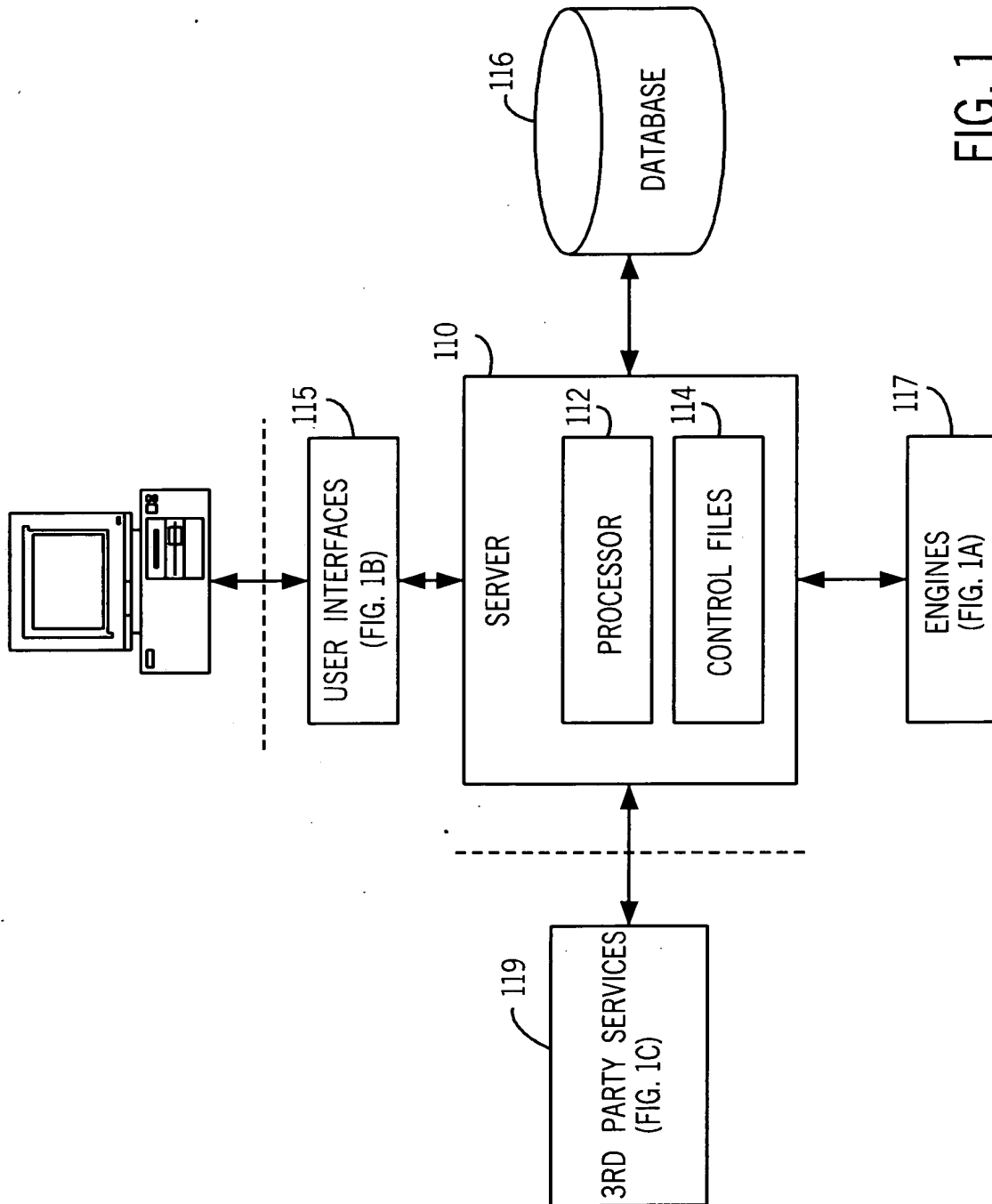
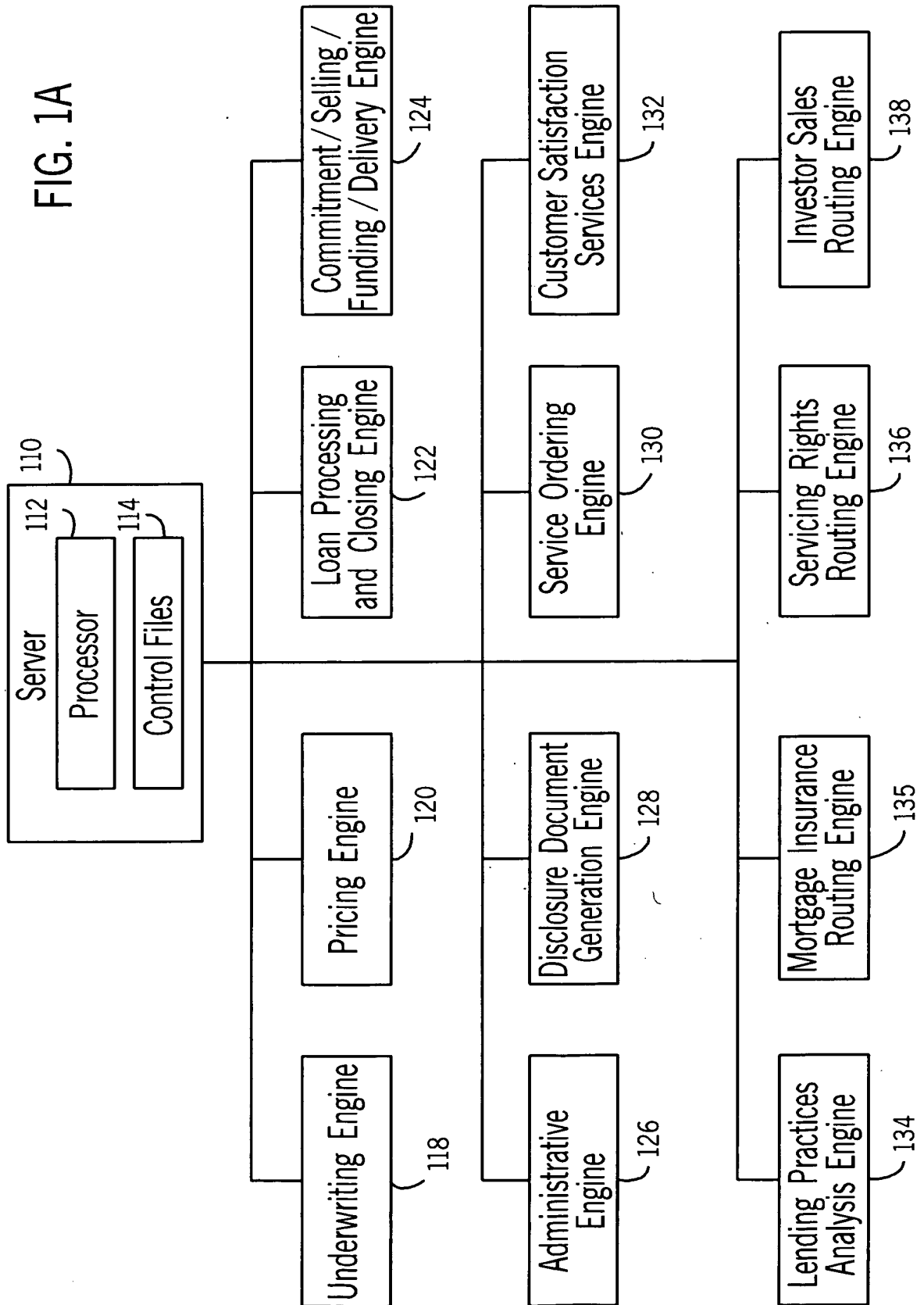
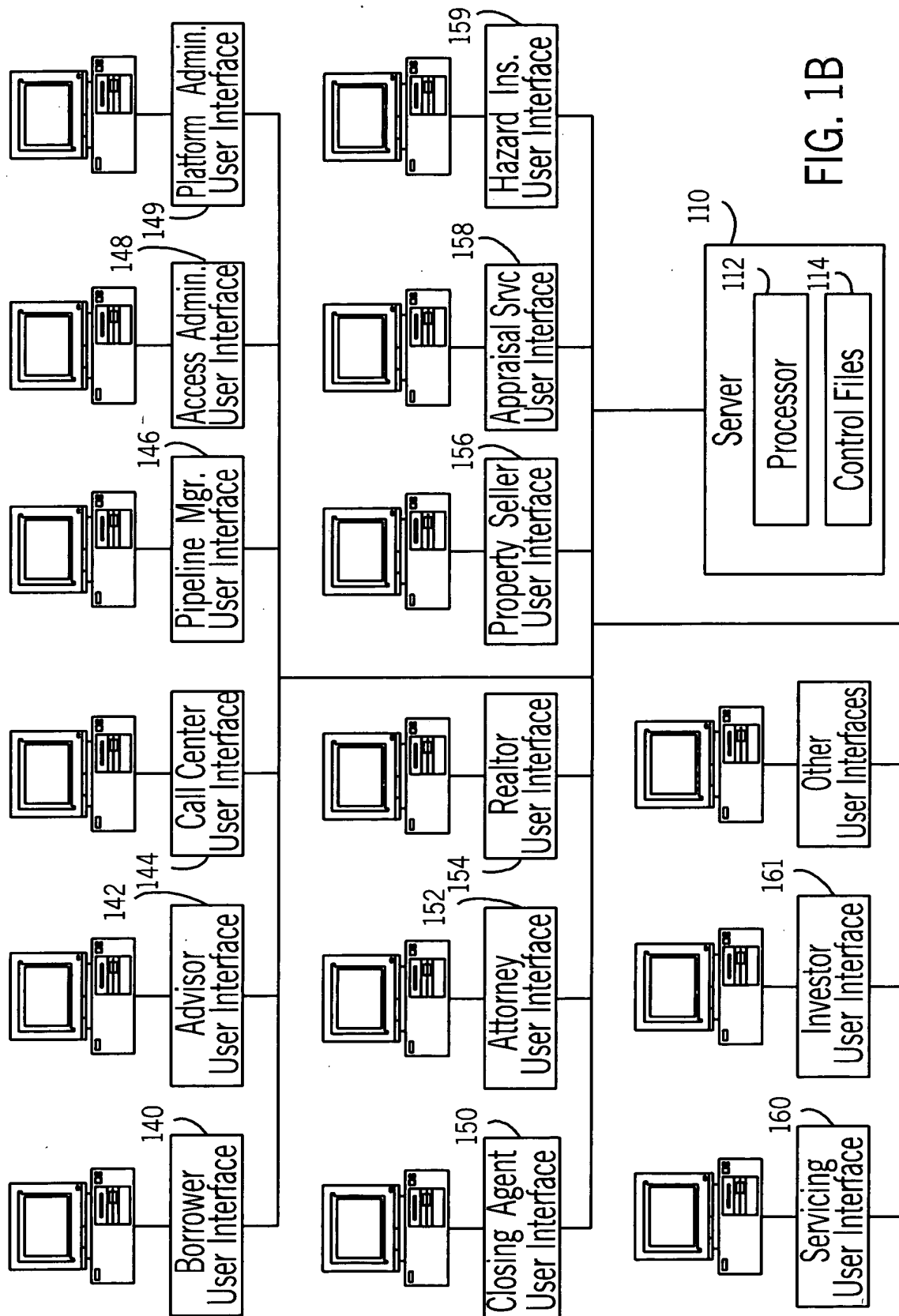


FIG. 1



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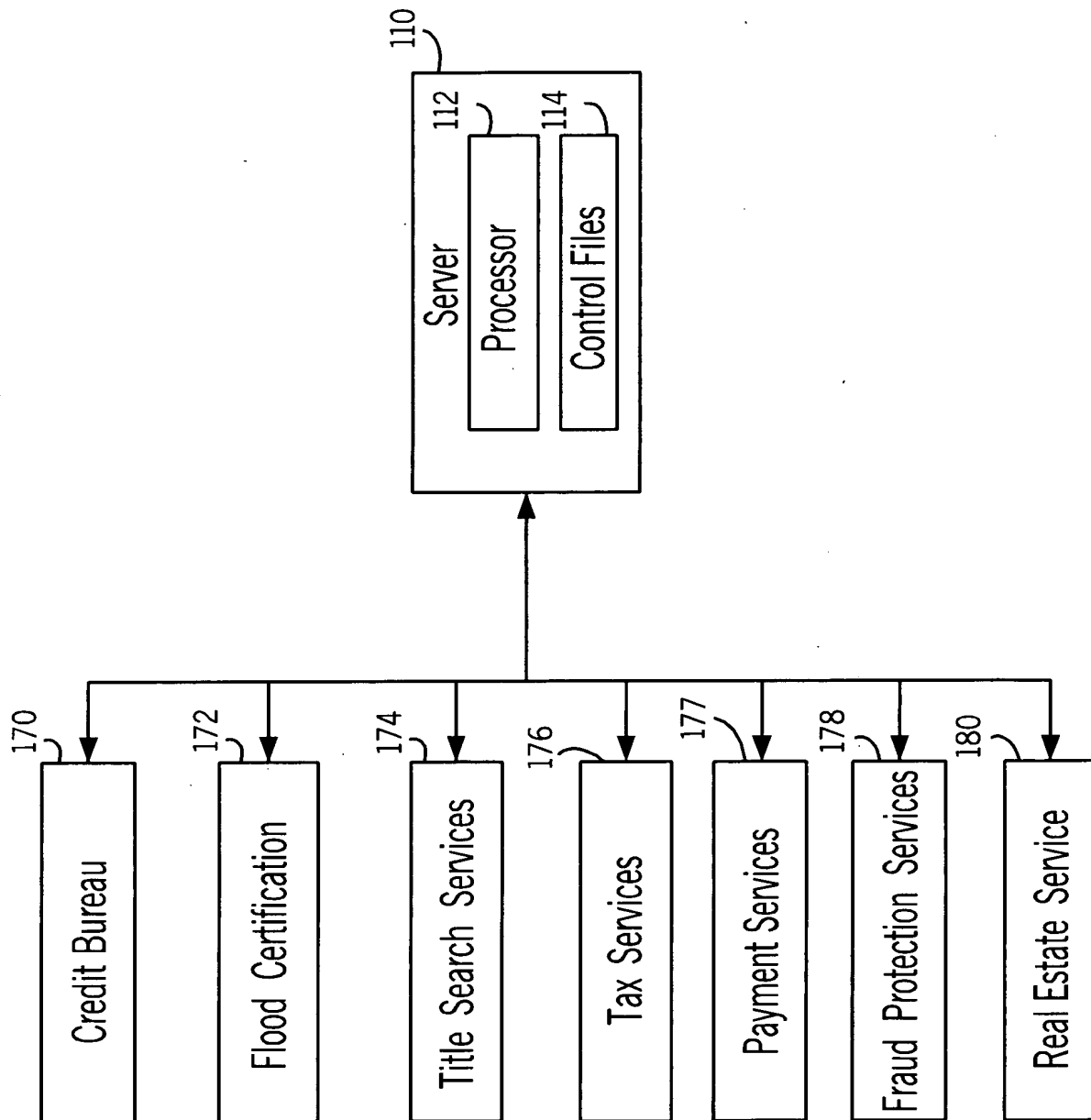


FIG. 1C

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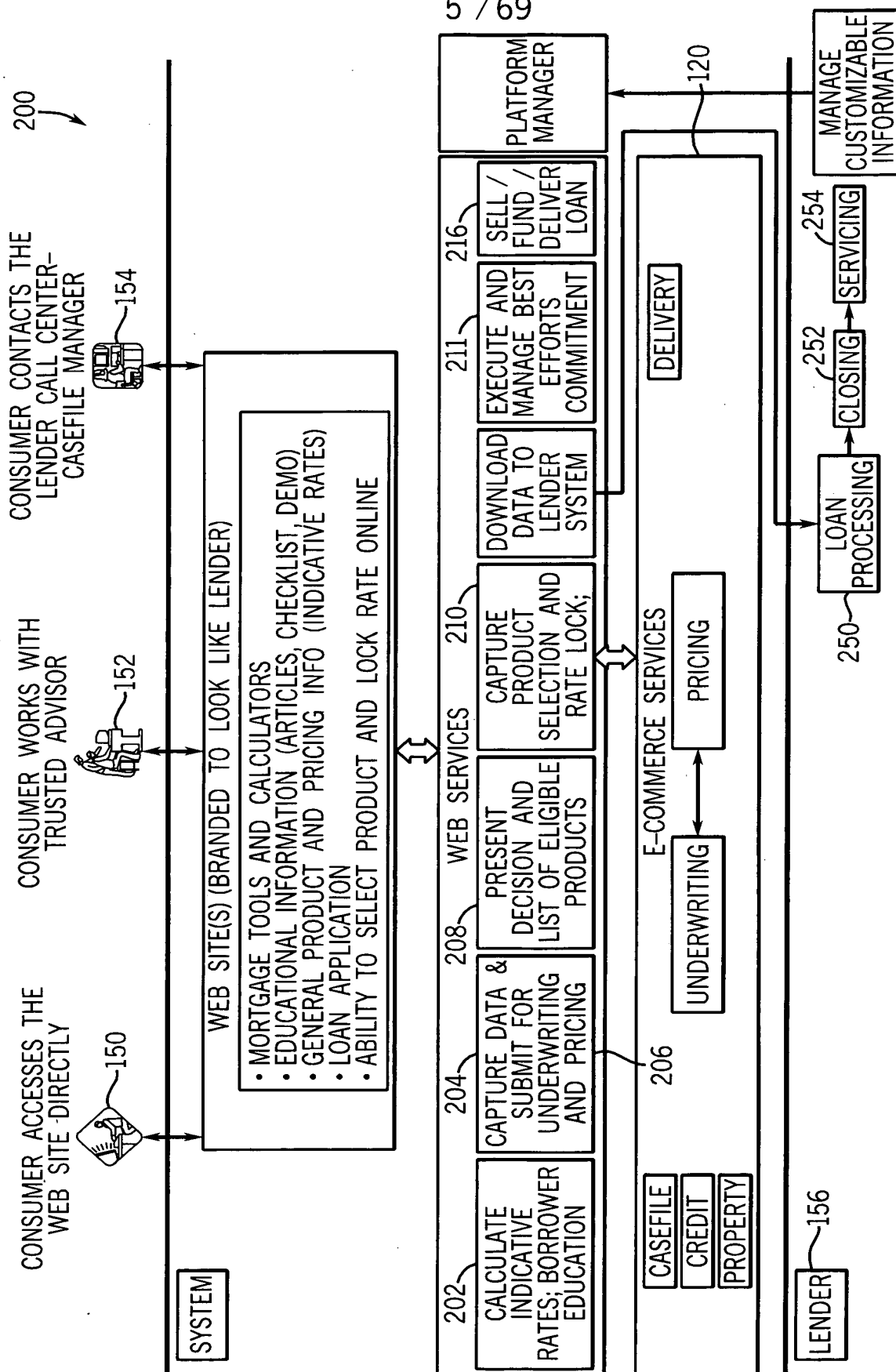


FIG. 2

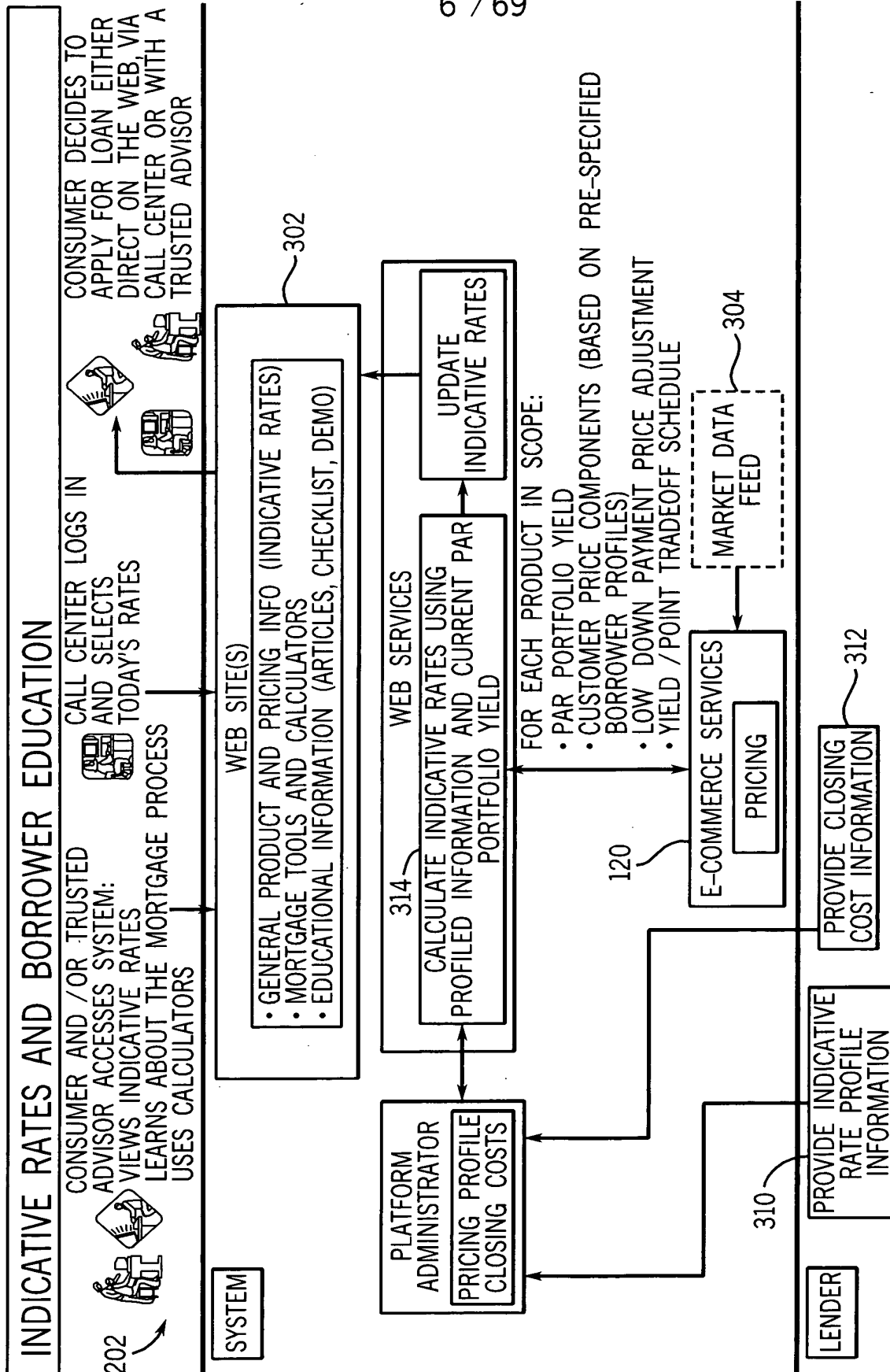
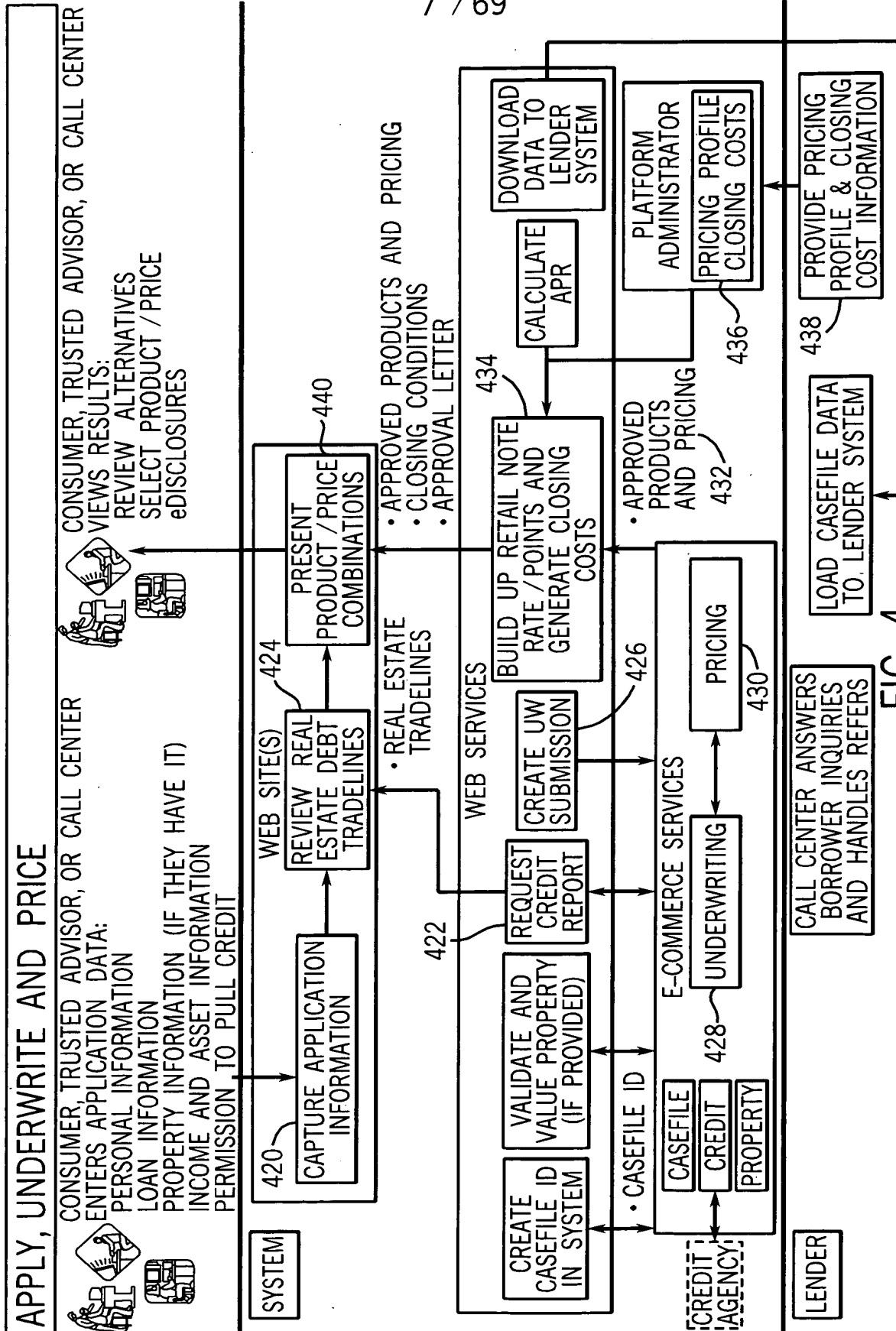


FIG. 3

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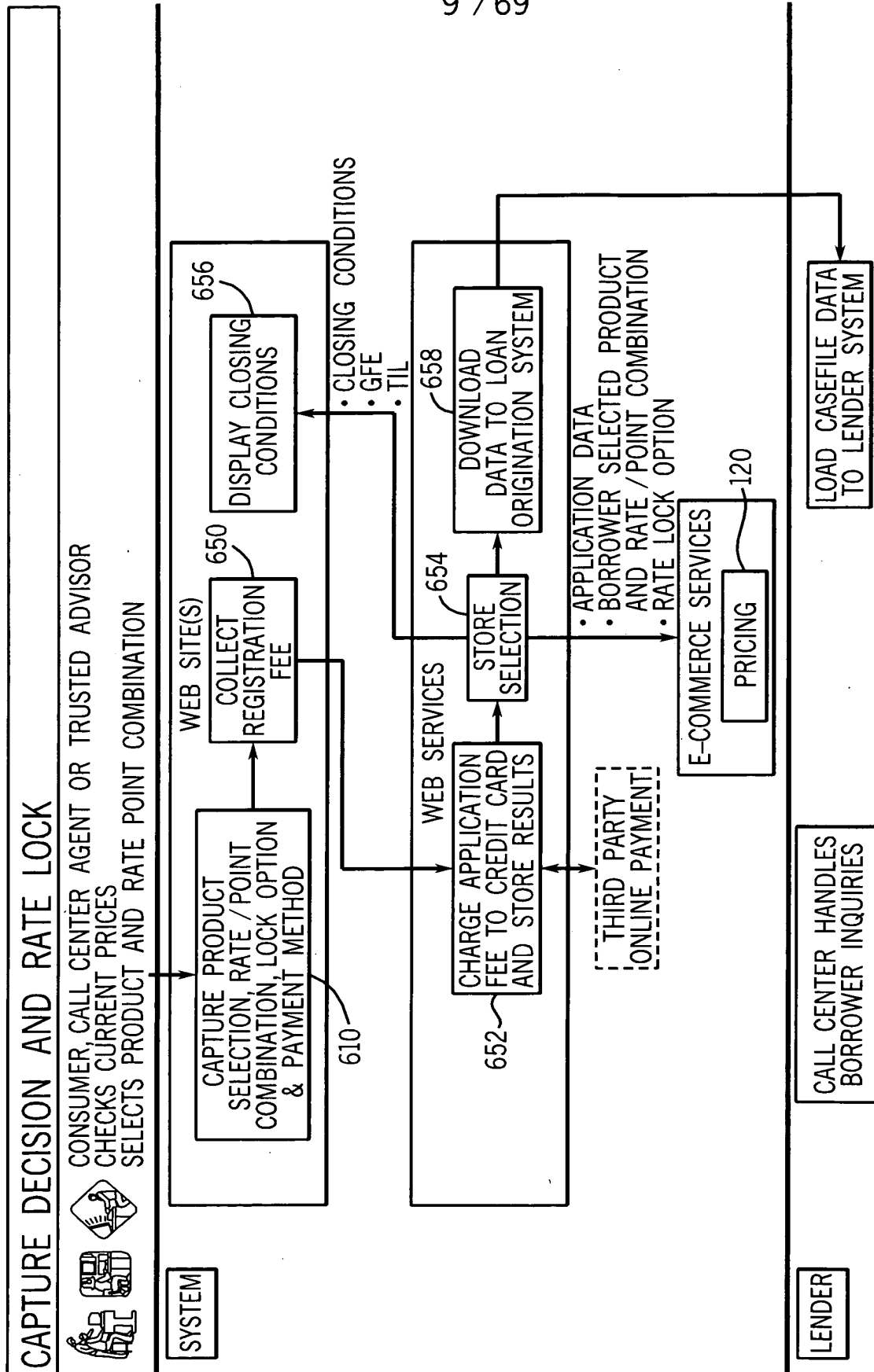


FIG. 6

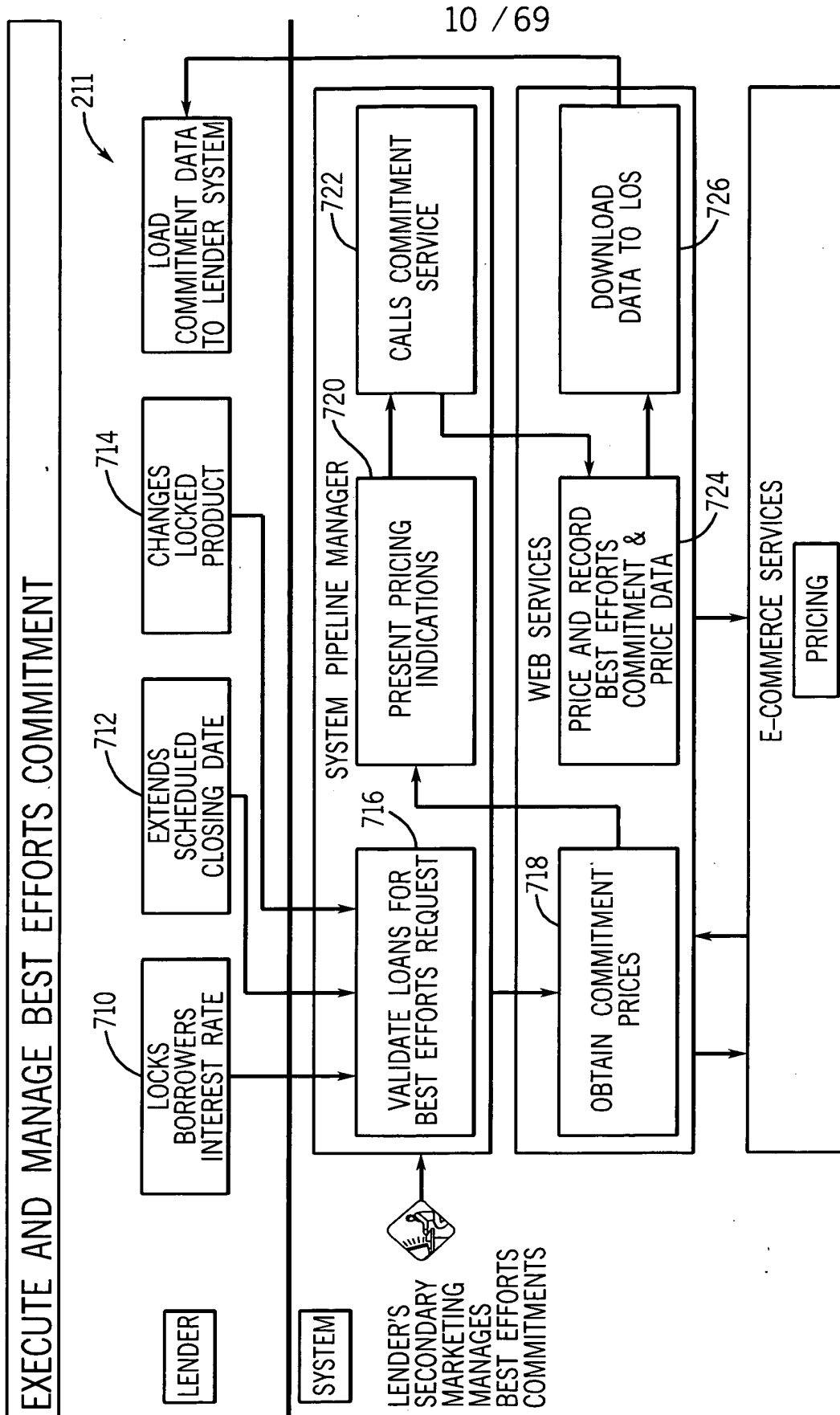


FIG. 7

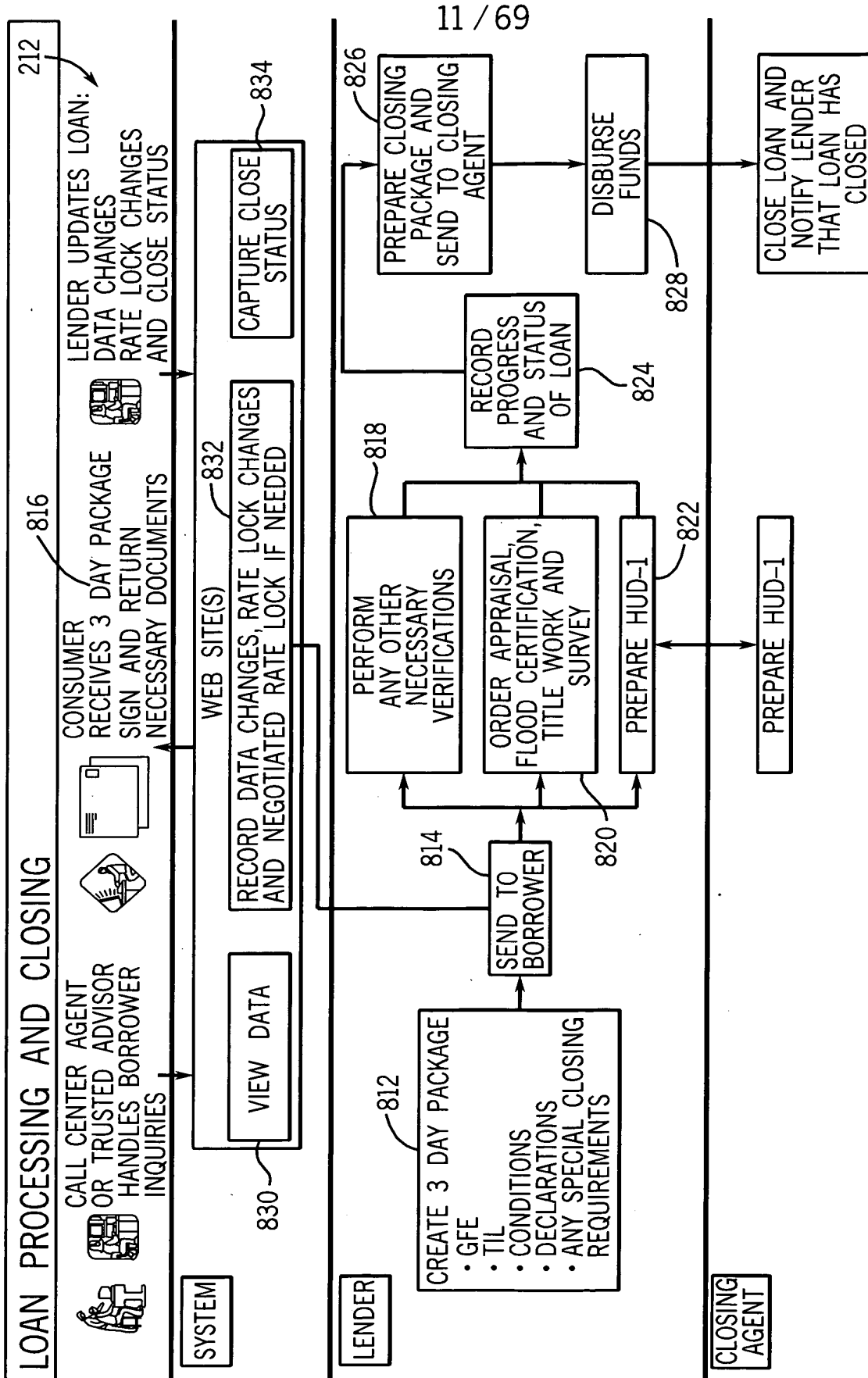


FIG. 8

FIG. 9

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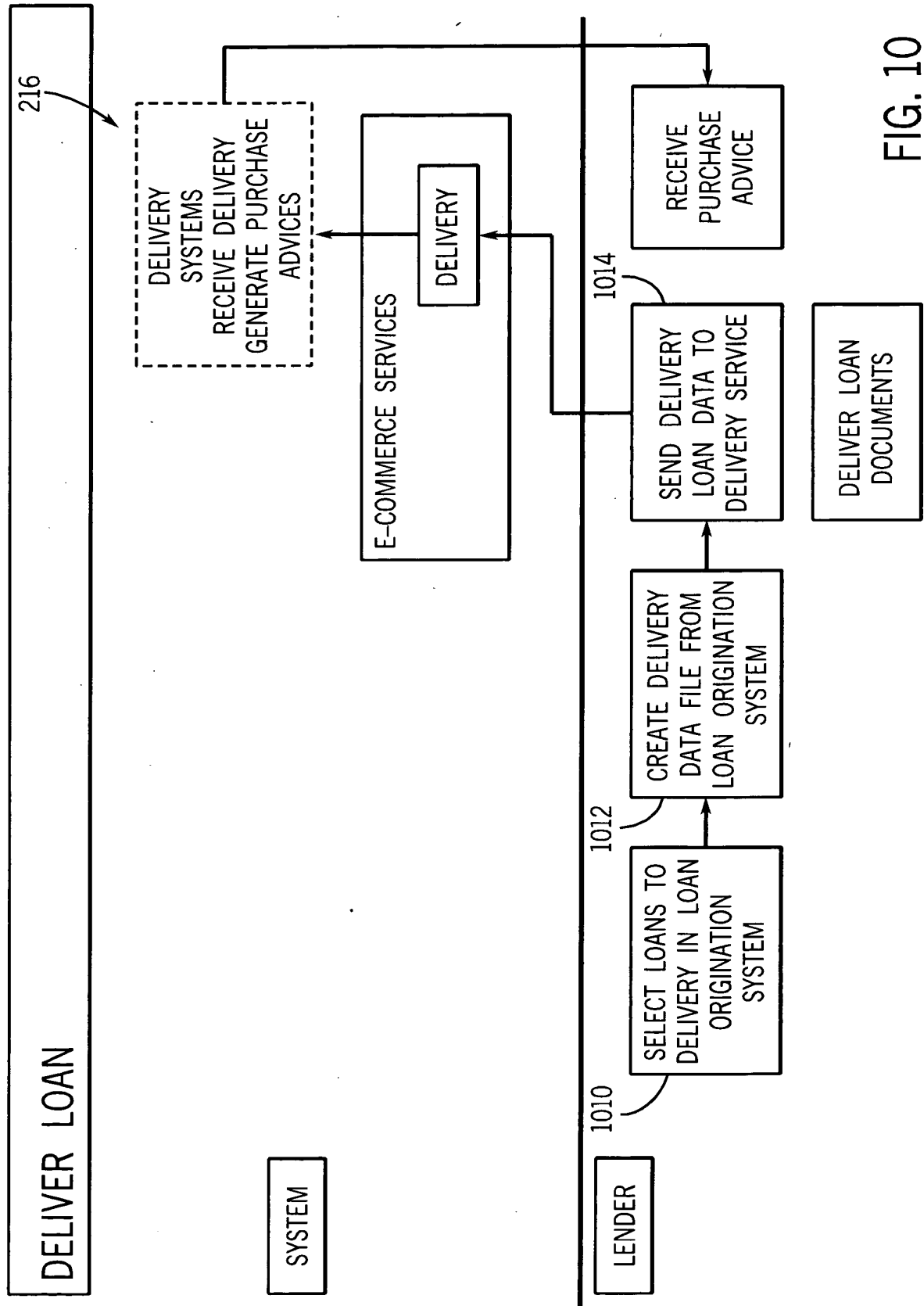


FIG. 10

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FIG. 11


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- The property you want to purchase or [refinance](#) (or, if you're purchasing a home and haven't yet found a property, the area in which you'd like to purchase)
- Yourself and any co-borrowers
- Your credit
- Your income
- Your assets
- Your debts

Because of the reduced amount of documentation that we require, and because of our advanced automated [underwriting](#) procedures, you can fill out your application and get a decision in minutes, not hours or days.

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If you're ready to begin, head to our [Registration](#) page. If you've already registered and would like to finish your application or review your approved loan, go to our [Returning Users](#) page.

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FIG. 12

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Register

To keep your information secure throughout the loan-application process, please create a username and password to ensure that only you can access your confidential information. If you exit the site and return later, you will need to log in with your username and password to access your information.

This site is best viewed in [Internet Explorer 5.5](#) or above.

Have you already registered? [Click here to login.](#)

Username	<input type="text" value="KenBass"/>	First Name	<input type="text" value="Ken"/>
Password (6-20 characters with at least one being a number.)	<input type="password" value="*****"/>	Last Name	<input type="text" value="Bass"/>
Verify Password	<input type="password" value="*****"/>	Email Address	<input type="text" value="Ken_Bass@Fann"/>

Please select a question from the drop-down list below and type in your answer. If you forget your password, we will ask you to provide the answer to your question before we send your password to you.

Question	<input type="text" value="Mother's Maiden Name"/>
Answer	<input type="text" value="smith"/>

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FIG. 13

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8 Review Your Info and Apply

What is the purpose of this loan?
1410
☒ Purchase — I have selected a property and signed a sales contract or purchase agreement.
☐ Purchase — I have not yet selected a property.
☐ Refinance my home to reduce the rate/term.
☐ Refinance my home to take out equity.

How many borrowers will be on this loan? **1** 

Logout **Next >**

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Step 2: About the Home

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Please provide the following information about the property you are purchasing.

Please note that if we are not licensed to provide mortgages in a specific state, it will not appear in the drop-down list of states below.

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1510

Street Address: 1633 13th Street, NW Unit Number:

City: Washington State: District of Columbia ZIP Code: 20009

How will you be using your home?

☒ **Primary Residence** — I will be living in this home.
☐ **Secondary Residence** — I will be using this property as a second home or a vacation home.
☐ **Investment Property** — I will be renting this home to others.

Is the home a new construction property? ☐ Yes ☒ No

What type of property is this home? ☒ Single Family

How many units are included in the property? ☒ One Unit ☐ Two or More Units

Is there a certain date by which you would like to or need to go to closing?
(NOTE: This date is not guaranteed.) (mm/dd/yyyy) [Calendar](#)

What is the purchase price of the home?
(Please give this amount in whole dollars only.) \$

What is the proposed down payment on the home?
(Please give this amount in whole dollars only.) \$ or %

How much was your cash deposit with the sales contract or purchase agreement? \$

If there are homeowner's association fees, what is the monthly amount? \$

How much, if any, is the seller paying toward your loan closing costs? \$ or points

How much money, if any, will you be using toward the purchase of your home from the following sources?

☒ **Lease Purchase Fund** \$

☐ **Negotiated Seller Credit** \$ or points

☐ **Employer-Assisted Housing** \$

☐ **Relocation Funds** \$

If you will be using relocation funds, are you or any other co-borrower being relocated by an employer? ☐ Yes ☒ No

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- 5 About Your Income
- 6 About Your Assets
- 7 About Your Debts
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Step 3: About Yourself

Please provide the following personal information, including your current address. For your convenience, we've filled in information that you've given us on previous screens when applicable. Please take this opportunity to check that information for accuracy and, if necessary, correct it.

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First Name	Middle Name	Last Name	Suffix
Ken		Bass	<input checked="" type="checkbox"/>
(Please enter your full legal name.)			
Current Street Address		Unit Number	
1210 North Kensington Street			
City	State	ZIP Code	
Atlanta	Georgia <input checked="" type="checkbox"/>	30336	
Home Phone	202 - 555 - 1212	Work Phone	202 - 555 - 1212 Ext. <input type="text"/>
Social Security Number	999 - 88 - 9702	Marital Status	Unmarried <input checked="" type="checkbox"/>
Age	27	Citizenship Status	U.S. Citizen <input checked="" type="checkbox"/>
Will you occupy the property relating to this loan application as your primary residence? <input checked="" type="radio"/> Yes <input type="radio"/> No			
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Step 4: Credit Check

As part of the loan application process, we need to obtain a copy of your credit report to evaluate your credit history. As with all of the data you provide us, this information is kept confidential — we share it only with the agents processing your loan application and with our investors in home loans.

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By clicking the box below, I hereby consent to ABC Mortgage, its agents, and investors obtaining and reviewing my credit report.

☒ Ken Bass

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- ☒ About Yourself
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- ☐ About Your Income
- ☐ About Your Assets
- ☐ About Your Goals
- ☐ Review Your Info and Apply

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Step 5: About Your Income — Self-Employment Income

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	Ken Bass
Do you receive your primary income from <u>self-employment</u> (owning 25% or more of the business)?	<input type="radio"/> Yes <input type="radio"/> No
If yes, have you received income from this business for more than the last 12 months?	<input type="radio"/> Yes <input type="radio"/> No
Are you an <u>independent contractor</u> with your primary income reported on a <u>1099 form</u> ?	<input type="radio"/> Yes <input type="radio"/> No
If yes, have you been an <u>independent contractor</u> for at least 12 months?	<input type="radio"/> Yes <input type="radio"/> No

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FIG. 18

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Step 5: About Your Income — General Income

Please provide the following information about your **monthly** income. If you only have weekly or annual values for some of these items, please use the calculator to determine how much income that source generates each month.

If you gave us information about self-employment income earlier, it will appear below and does not need to be entered into any of the categories listed below. You only need to complete the items that apply to you. If you have other income that you would like considered but that falls outside the categories listed below, please contact our ABC Call Center at 1-800-555-1234.

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	Ken Bass
Gross Monthly Full-Time and/or Part-Time Salary (Please provide the total for all jobs you may hold. Exclude any self-employment income, which will be listed above if you provided it earlier.)	\$ 6,000.00
Bonuses	\$
Commissions	\$
Overtime Pay	\$
Pension/Retirement	\$
Dividends and Interest	\$
Alimony/Child Support (You do not have to reveal alimony, child support or separate maintenance income if you do not want it to be considered as income.)	\$
Total Gross Monthly Income	Total \$

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FIG. 19

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Step 6: About Your Assets

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Please indicate how much your available assets are worth, completing only the items that apply to you. If you have assets that you'd like considered but that fall outside the categories listed below, please contact our ABC Call Center at 1-800-555-1234.

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	Ken Bass
Checking Account(s) (This amount should exclude any cash deposit you may have provided with the sales contract or purchase agreement.)	\$ 20,000.00
Savings Account(s)	\$ 50,000.00
Money Market Account(s)	\$
CDs	\$
Mutual Funds	\$
Stocks and Bonds	\$
Retirement Funds (For example, 401(k), Keogh funds.)	\$
Gift Funds Not Yet Deposited	\$
Proceeds from the Sale of Real Estate	\$
Total Assets	Total \$

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FIG. 20

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Step 7: About Your Debts

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Are you currently paying alimony, child support or separate maintenance payments?

If yes, how much are you paying each month?

☐ Yes ☐ No

\$

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FIG. 21

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Step 7: About Your Debts — Real Estate Debts

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The only debts we verify online are related to real estate. Any debts listed below have been drawn from your credit report. Please review the information and answer the related questions.

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Debt	Date Opened	Monthly Payment	Current Balance	Is this your debt?	Is this secured by real estate?
KAPS MORTGAGE	04/1994	\$2,390.00	\$239,048.00	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No

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FIG. 22

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

Inventor(s): Voth et al.

Appl. No.: 10/736,399

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Step 7: About Your Debts — Real Estate Debt Details

Please review the information about your debt and update it as needed.

[View Glossary](#) [Basic Calculator](#)

Debt	Date Opened	Monthly Payment	Current Loan Balance
KAPS MORTGAGE	04/1994	\$ 2,390.00	\$ 239,046.00

Is this debt related to your current residence? ☐ Yes ☐ No

Will you pay off this debt prior to or at closing? ☐ Yes ☐ No

What is the current status of the property securing this loan? ☒

If this is a rental property, enter the property address and the gross monthly rental income earned from the property.

Street Address	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/> <input checked="" type="checkbox"/>
ZIP Code	<input type="text"/>
Gross Monthly Rental Income	\$ <input type="text"/>

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FIG. 23

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

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Step 7: About Your Debts — Real Estate Debts

View Glossary

Do any of the borrowers have any additional debts secured by real estate?
(This includes home equity loans and other lines of credit even if you have not drawn on the account.)

☐ Yes ☐ No

Back Save & Continue Later Next

Progress Meter

- ✓ About the Loan
- ✓ About the Home
- ✓ About Yourself
- ✓ Check Credit
- ✓ About Your Income
- ✓ About Your Assets
- 7 About Your Debts
- 8 Review Your Info and Apply

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FIG. 24

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

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Step 7: About Your Debts

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The following is a summary listing of the real estate debts that belong to the applicants. If the list is incorrect, use the Back button, below, to return to the forms and update the information.

[View Glossary](#)

Debt:	Date Opened	Monthly Payment	Current Balance
KAPS MORTGAGE	04/1994	\$2,390.00	\$239,046.00

[Back](#) [Save & Continue Later](#) [Next](#)

Progress Meter

- ☒ About the Loan
- ☒ About the Home
- ☒ About Yourself
- ☒ Check Credit
- ☒ About Your Income
- ☒ About Your Assets
- ☒ **About Your Debts**
- ☐ Review Your Info and Apply

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FIG. 25

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY


Inventor(s): Voth et al.

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Step 8: Review Your Information and Apply - Government Survey

The federal government requires that we request the following information, which will be used to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information. By law, we may not discriminate based on the answers (if any) that you provide to these questions, nor may we discriminate if no answers are provided.

 [View Glossary](#)

Progress Meter

☒ About the Loan

☒ About the Home

☒ About Yourself

☒ Check Credit

☒ About Your Income

☒ About Your Assets

☒ About Your Debts

☒ **Review Your Info and Apply**

Ken Bass

Race	<input checked="" type="checkbox"/> Black (non - Hispanic)
If "Other," please indicate race or national origin.	
Gender	<input checked="" type="checkbox"/> Male
<input type="checkbox"/> I do not wish to provide this information	

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FIG. 26

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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Step 8: Review Your Information and Apply — Electronic Disclosures

Progress Meter

✓ About the Loan

✓ About the Home

✓ About Yourself

✓ Check Credit

✓ About Your Income

✓ About Your Assets

✓ About Your Debts

8 Review Your Info and Apply

CONSENT FOR ELECTRONIC DISCLOSURES
UNDER THE ELECTRONIC SIGNATURES IN GLOBAL
AND NATIONAL COMMERCE ACT

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☒ I consent to receiving electronic disclosures.

☐ I do not consent to receiving electronic disclosures, and understand that, to continue, I must stop the application process, click the Save & Continue Later button, and contact the ABC Call Center at 1-800-555-1234 to proceed with my application. I also understand that if I do not follow these steps, and instead continue with the application online, I will be consenting to receive electronic disclosures.

If you consent to receiving electronic disclosures, please indicate the email address you would like the disclosures to be sent to. They can be sent to the email address you provided when you registered, or to a different email address that you can provide now.

Email Address:

Back

Save & Continue Later

Next

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FIG. 27

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

Inventor(s): Voth et al.

Appl. No.: 10/736,399

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Loan Application

Step 8: Review Your Information and Apply

Before submitting the loan application for evaluation, please review for accuracy the information that you provided and make any necessary changes below.

[View Glossary](#) [Basic Calculator](#)

Property Information

Property Type	<input type="text" value="Single Family"/>
Address (To change, please click on the address currently displayed.)	1633 13th Street NW Washington, DC 20009

Loan Information

Purchase Price (Please give this amount in whole dollars only.)	<input type="text" value="\$ 150,000.00"/>
Down Payment (Please give this amount in whole dollars only.)	<input type="text" value="\$ 30,000.00"/>
Loan Amount (Calculated by subtracting down payment from purchase price.)	<input type="text" value="\$ 120,000.00"/>
Preferred Closing Date (NOTE: This date is not guaranteed.)	<input type="text" value="10/30/2002"/> (mm/dd/yyyy) Calendar

Borrower Information

	Total Monthly Income	Total Assets
Ken Bass	\$6,000.00	\$70,000.00

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FIG. 28

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY


Inventor(s): Voth et al.

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Congratulations!

You have personally been approved for a wide range of mortgage products.

Reserve your loan now to take advantage of guaranteed closing costs and some of the best interest rates available.

It's another fast and easy process to reserve your loan and lock in an interest rate right on the web. Simply choose the "next" button below and select the option that best fits your needs.

Or, call one of our experienced Call Center Agents at 1-800-555-1234, if you have any questions.

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FIG. 29

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Loan Selection



Here is a sampling of the loan options for which you have been approved. To see any additional loans and rate/point combinations that you have been approved for, click the View More Loan Options button for each loan category. If you would like a written record of your approval, please click [here](#) to view and print your approval letter from us.

Click on the Loan Details link for a loan to view additional information. If you decide that's the right loan for you, you can reserve your loan and float or lock your interest rate online at that time.

Working with ABC Mortgage, you will receive the following benefits:

- An appraisal waiver for the specified property.
- Reduced documentation requirements for the income reported in your application.
- Reduced documentation requirements for the assets reported in your application.

NOTE: The rates quoted below are based on current market prices and are valid until 08/23/2002 21:45:00 EST. If you do not take advantage of these rates by 08/23/2002 21:45:00 EST, we will provide you with an updated quote.

 [View Glossary](#)  [Print](#)

Purchase Price: \$150,000.00 Loan Amount: \$120,000.00

Fixed Rate Mortgages [View More Loan Options](#)


Loan Type	Interest Rate	APR	Monthly Payment (P&I)	Points	Estimated Cash to Close	Loan Details
30-Year Fixed	5.750%	5.920%	\$703.12	1.000	\$34,600	Loan Details
15-Year Fixed	5.250%	5.420%	\$832.14	1.000	\$38,845	Loan Details

Adjustable Rate Mortgages [View More Loan Options](#)

Loan Type	Interest Rate	APR	Monthly Payment (P&I)	Points	Estimated Cash to Close	Loan Details
5/1 ARM	4.975%	4.680%	\$630.93	1.000	\$39,220	Loan Details
7/1 ARM	5.125%	4.970%	\$658.64	1.000	\$39,630	Loan Details

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FIG. 30

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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You have selected the product and interest rate listed below. If you are still satisfied after reviewing the detailed information, please review your options for reserving your funds online. If you have any questions, please call us at the ABC Call Center at 1-800-555-1234.

Product: 30-Year Fixed

The interest rate quoted below is for a fixed rate loan product and will not change over the life of the loan.

[View Glossary](#) [Print](#)

Loan Details			
Purchase Price:	\$150,000.00	Base Interest Rate:	5.750%
Down Payment:	\$30,000.00	Total Interest Rate:	5.750%
Loan Amount:	\$120,000.00	Points:	1.000
Estimated Cash to Close:	\$34,500	APR:	5.920%

Monthly Payment Details	
Principal and Interest:	\$703.12
Estimated Real Estate Taxes:	\$33.33
Estimated Homeowner's Insurance:	\$9.33
Homeowner's Association Fee:	\$0.00
Estimated Total Monthly Payment:	\$744.78

NOTE: This quote is valid until 08/23/2002 21:45:00. To take advantage of this quote, you must lock in the interest rate and points before the quote expires.

Reserving Your Funds:

To reserve your funds, please choose the option below that best fits your needs:

- ☒ **Lock in the Rate** — The interest rate of 5.750% will be guaranteed for 90 days. If rates increase, your rate will not be affected; if they decrease you will not be able to take advantage of a lower rate.
- ☐ **Float the Rate** — Contact us at a later date to lock the rate, or allow it to float until a few days before closing. If rates decrease, you'll be able to take advantage of a lower rate; if they increase, your loan will be subject to a higher rate, which may affect the loan decision.

To complete the home-loan application, lock or float the rate, and reserve the loan amount, a deposit of \$50.00 is required. When the loan is closed, we will reduce the cash required to be paid at closing by this \$50.00 deposit. If you do not close the loan, the deposit is not refundable.

A commitment letter with the required federal and state disclosures will be sent to you via mail or electronically within three business days of your providing the application deposit.

Please enter your credit card information:

Cardholder's Name (as it appears on the credit card)	<input type="text" value="Ken Boss"/>
Credit Card	<input type="text" value="Visa"/>
Credit Card Number	<input type="text" value="022222222222"/>
Expiration Date	<input type="text" value="December"/> <input type="text" value="2003"/>

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FIG. 31

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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Inventor(s): Voth et al.

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Loan Summary

Congratulations! Your loan application is complete and your funds are reserved. A summary of your loan features and monthly payment is listed below for your easy reference.

A commitment letter with the required federal and state disclosures will be sent to you via mail or electronically within three business days of your providing the application deposit. You will need to send us a copy of the documentation listed below. We will be contacting you soon with more details on your closing.

View Glossary

Print Loan Summary

Print Approval Letter

Loan Details:

Borrower(s)	Ken Bass
Loan Type:	30-Year Fixed
Loan Amount:	\$120,000.00
Interest Rate:	5.750%
Points:	1.000
APR:	5.920%
Estimated Cash to Close:	\$24,600
Desired Closing Date:	10/30/2002

Monthly Payment Details:

Principal and Interest	\$703.12
Estimated Real Estate Taxes	\$33.33
Estimated Homeowner's Insurance	\$8.33
Homeowner's Association Fees	\$0.00
Estimated Total Monthly Payment	\$744.78

Next Steps:

You will be required to provide copies of the following:

- Documentation confirming that the following judgements and garnishments have been paid on or before closing:
Type Date Filed Date Sats Amount
JUDGEMENT 10/01/1993 01/01/1994 5000.00
- Changes in your application data (whether initiated by you or identified during verification) may affect but are not limited to rate, points, appraisal requirements, maximum loan amount and additional documentation needed to close your loan
- Fully executed agreement of sale to support the purchase price of \$150,000.00 immediately after signing
- Documentation confirming that homeowner's insurance has been obtained on or before closing and that premiums have been prepaid for one year
- Pay stub dated within 30 days of the application to confirm \$6000.00 of base monthly income for Ken Bass; recent W-2 form required if 30 days year-to-date earnings are not on pay stub
- Documentation verifying assets totaling a minimum of \$30,887.60
- Complete savings account statement for Ken Bass covering a 30-day period and dated within 45 days of the application

Please send these documents to us in the postage-paid envelope we will provide with the disclosures. If we have questions or require additional documents while we are processing your application, we will contact you.

We will:

- Request flood zone certification; if flood insurance is required, you will be requested to provide a copy of the policy on or before closing
- Request a full title search and mortgagee title insurance policy prior to the closing of your loan

Rate Status Details:

Rate Status:	Locked
Rate Lock Date:	08/23/2002
Rate Lock Expiration:	11/21/2002

Logout

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FIG. 32

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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Manage Case Files

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Logout

Manage Case Files

Search for a Case File
To look up an existing applicant, enter the following information:

First Name

Last Name

SSN

Case File Status

All Case Files

Search

Create a New Case File
Please enter the following information about the new applicant:

First Name

Rob

Last Name

Buyer

Marketing Code

Create

Open an Existing Case File
The application number of the last case file you were working on is: 000

Case File Application Number

Open

Edit My User Account

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FIG. 33

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY


Inventor(s): Voth et al.

Appl. No.: 10/736,399

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Search Results

Here are the results of your search. Please select the applicant name to see the details of the applicant's account.

Sort by:

Last Name	First Name	Case File Number	Loan Status	City, State	SSN
Buyer	Beth	1234567890	Pending	Atlanta, GA	999-88-9220
Buyer	Rob	1234567890	Registered	Atlanta, GA	999-88-9221

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FIG. 34

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

Inventor(s): Voth et al.

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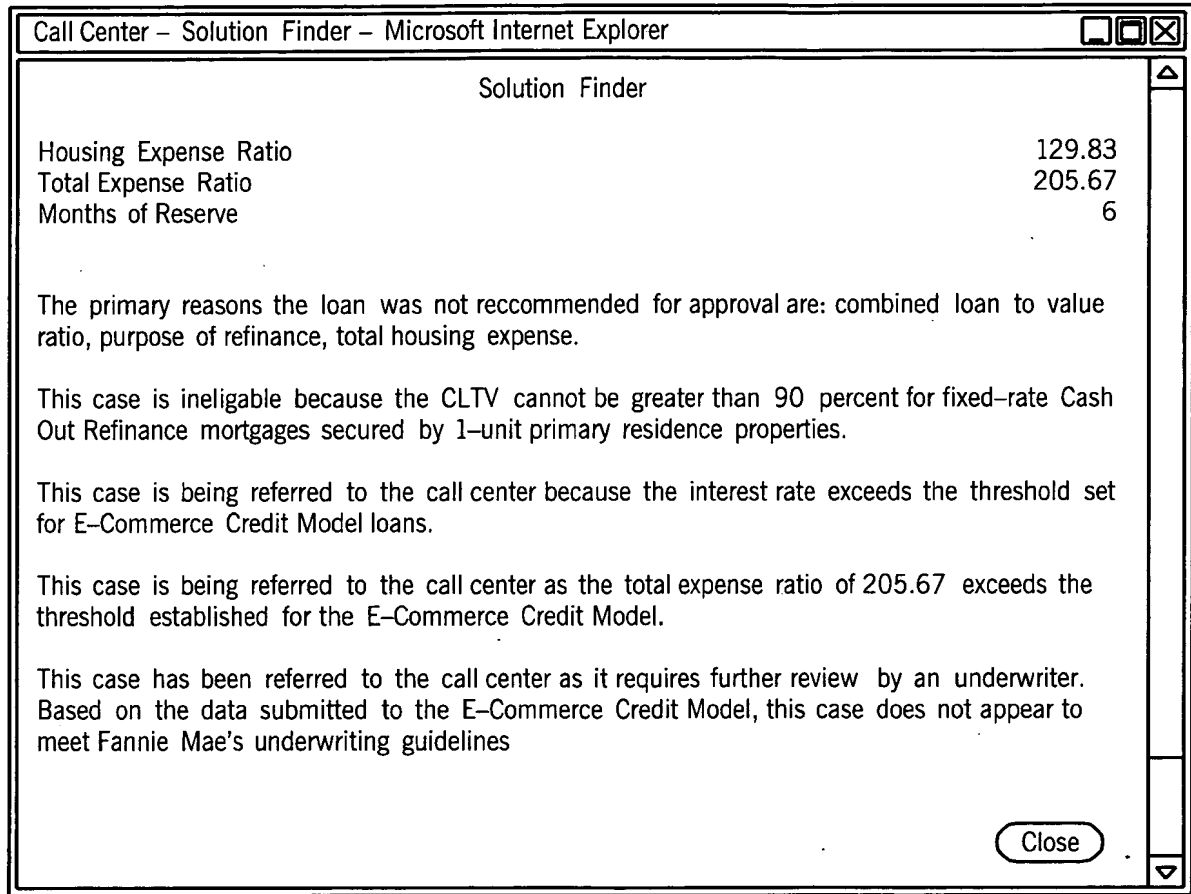



FIG. 34A

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

Inventor(s): Voth et al.

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 Case File Manager

My User AccountToday's RatesGlossaryCalculatorsLogout

Reminder: While in the Call Center, do not use the browser's Back button.

Search for a Case File

To look up an existing applicant enter the following information:

First Name:

Last Name:

Create a New Case File

Please enter the following information about the new applicant:

First Name:

Last Name:

Email Address:

Please enter the following business tracking information and click Create.

Marketing Code:

(if applicable)

Business Source:

Open an Existing Case File

The application number of the last case file you were working on is: **487**

Case file application number:

FIG. 35

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

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The screenshot displays the 'Case File Manager' web application. At the top, a navigation bar includes links for 'Open/Create Case File', 'My User Account', 'Today's Roles', 'Glossary', 'Calculators', and 'Logout'. Below this, the main form area is titled 'Case File Manager' and contains several sections. The 'Case File Application Number' is 487, and the 'Business Source Name' is 'ABC Business Source'. The 'Applicant Name(s)' is 'Ken Bass'. The 'Loan Purpose' is 'Purchase'. The 'Preferred Closing Date' is '10/30/2002'. The 'Purchase Price' is '\$150,000'. The 'Down Payment' is '\$30,000' or '0%'. The 'Deposit with Sales Contract/Purchase Agreement' is '\$1,000'. The 'Loan Amount' is '\$120,000'. The 'Seller-Paid Closing Costs' are '\$1,000' or '0 points'. The 'Other credits toward the home purchase' section includes 'Employer-Assisted Housing' (\$0), 'Negotiated Seller Credit' (\$0 or 0 points), 'Lease Purchase Funds' (\$0), and 'Relocation Funds' (\$0). The 'Is the applicant being relocated by their employer?' question is answered 'No'. The form is divided into tabs: 'Loan Information', 'Property', 'Applicant(s)', 'Income', 'Assets', 'Debt', 'Underwrite and Price', 'Underwrite & Price Results', 'Loan Summary', 'Credit Review', and 'Negotiate Lock'. The 'Loan Information' tab is currently selected. The form is labeled with various reference numbers: 3610, 3612, 3614, 487, 3620, 3622, 3624, 3626, 3628, 3616, 3618, and 3630. At the bottom of the form, there are three buttons: 'Back', 'Save & Close Case File', and 'Next'.

Case File Manager

Open/Create Case File | My User Account | Today's Roles | Glossary | Calculators | Logout

Case File Application Number: 487
Business Source Name: ABC Business Source
Applicant Name(s): Ken Bass

Loan Information | Property | Applicant(s) | Income | Assets | Debt | Underwrite and Price | Underwrite & Price Results | Loan Summary | Credit Review | Negotiate Lock

Loan Purpose: Purchase
Preferred Closing Date: 10/30/2002 (mm/dd/yyyy)
Purchase Price: \$150,000
Down Payment: \$30,000 or 0%
Deposit with Sales Contract/Purchase Agreement: \$1,000
Loan Amount: \$120,000
Seller-Paid Closing Costs: \$1,000 or 0 points

Other credits toward the home purchase:

Employer-Assisted Housing: \$0
Negotiated Seller Credit: \$0 or 0 points
Lease Purchase Funds: \$0
Relocation Funds: \$0

Is the applicant being relocated by their employer?
☐ Yes ☒ No

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FIG. 36

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

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 **Case File Manager**

Open/Create Case File My User Account Today's Rates Glossary Calculators Logout

Case File Application Number **487** Applicant Name(s): **Ken Bass**

Business Source Name **ABC Business Source**

Loan Information **Property** Applicant(s) Income Assets Debt Underwrite and Price Underwrite & Price Results Loan Summary Credit Review Negotiate Lock

Property Type

Number of Units ☒ One ☐ Two or more units

Subject Property Address

Unit Number

City

County

State

ZIP

Property Use

Monthly Homeowner's Association Fees \$

Estimated Market Value of the Home \$

Back

Save & Close Case File

Next


FIG. 37

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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 **Case File Manager**

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Case File Application Number **487** Applicant Name(s): **Ken Bass**

Business Source Name **ABC Business Source**

Loan Information | Property | **Applicant(s)** | Income | Assets | Debt | Underwrite and Price | Underwrite & Price Results | Loan Summary | Credit Review | Negotiate Lock

Ken Bass

First Name	<input type="text" value="Ken"/>
Middle Name	<input type="text"/>
Last Name	<input type="text" value="Bass"/>
Suffix	<input type="text" value=""/>
Social Security Number	<input type="text" value="999"/> - <input type="text" value="88"/> - <input type="text" value="9207"/>
Marital Status	<input type="text" value="Unmarried"/>
Age	<input type="text" value="27"/>
Citizenship Status	<input type="text" value="U.S. Citizen"/>
Occupy Property as Primary Residence	<input checked="" type="radio"/> Yes <input type="radio"/> No

Please enter the applicant's current address. If it is a refinance for a primary residence, please verify the pre-filled address information.

Current Address	<input type="text" value="1210 North Kensington Stre"/>
Unit Number	<input type="text" value=""/>
City	<input type="text" value="Atlanta"/>
State	<input type="text" value="Georgia"/>
ZIP	<input type="text" value="30336"/>
Home Phone	<input type="text" value="202"/> - <input type="text" value="555"/> - <input type="text" value="1212"/>
Work Phone	<input type="text" value="202"/> - <input type="text" value="555"/> - <input type="text" value="1212"/> Extension <input type="text" value=""/>
Mobile Phone	<input type="text" value=""/> - <input type="text" value=""/> - <input type="text" value=""/>
Fax	<input type="text" value=""/> - <input type="text" value=""/> - <input type="text" value=""/>

FIG. 38

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Government Monitoring Data	
The federal government requires that we request the following information from the applicant, which will be used to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. The applicant is not required to furnish this information. By law, we may not discriminate against the applicant based on the answers provided (if any) to these questions, nor may we discriminate against the applicant if no answers are provided.	
Race	<input type="text" value="Black (non - Hispanic)"/>
If "Other" please indicate race or national origin.	<input type="text"/>
Gender	<input type="text" value="Male"/>
Applicant does not wish to provide this information.	<input type="checkbox"/>
<div><input type="button" value="Remove Applicant"/> <input type="button" value="Add Another Applicant"/></div>	


FIG. 39

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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 **Case File Manager**

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Case File Application Number **487** Applicant Name(s) **Ken Bass**

Business Source Name **ABC Business Source**

[Loan Information](#) [Property](#) [Applicant\(s\)](#) [Income](#) [Assets](#) [Debt](#) [Underwrite and Price](#) [Underwrite & Price Results](#) [Loan Summary](#) [Credit Review](#) [Negotiate Lock](#)

Ken Bass

Monthly Income

Is the applicant interested in applying for the Easy Purchase loan? ☐ Yes ☒ No
(Note: If yes, the rate may be higher.)

Monthly Salary	\$ <input type="text" value="6000"/>
Bonuses	\$ <input type="text"/>
Commissions	\$ <input type="text"/>
Overtime Pay	\$ <input type="text"/>
Pension and Retirement	\$ <input type="text"/>
Dividends and Interest	\$ <input type="text"/>
Alimony/Child Support/Separate Maintenance	\$ <input type="text"/>
Notes Receivable/Installment	\$ <input type="text"/>
Social Security/Disability	\$ <input type="text"/>
Mortgage Differential	\$ <input type="text"/>
Trust Funds	\$ <input type="text"/>
Unemployment/Welfare	\$ <input type="text"/>
Automobile/Expense Account	\$ <input type="text"/>
Foster Care	\$ <input type="text"/>
VA Benefits	\$ <input type="text"/>
All Other Income	\$ <input type="text"/>
Total Monthly Income	\$ <input type="text" value="6000"/>

FIG. 40

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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Self-Employment Income	
Has the applicant received his/her primary income from self-employment for more than the last twelve months?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Most recent Tax Year	<input type="text" value="2001"/>
If the applicant is paid salary by the business, enter the W-2 income as shown on line # 7 from the first page of the Federal tax return.	\$ <input type="text"/>
If the applicant's business is a sole proprietorship or the applicant is an independent contractor, enter the net income as reported on line # 12 from the first page on the Federal tax return, or adjusted income from Schedule C.	\$ <input type="text"/>
If the applicant's business is a sole proprietorship, enter the depreciation as shown on line # 13 of Schedule C of the Federal tax return.	\$ <input type="text"/>
If the applicant's business is a partnership or S-Corporation, then enter the ordinary income as reported on Schedule K-1 or Schedule E.	\$ <input type="text"/>
Total Self-Employment Income	\$ <input type="text"/>

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Case File

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FIG. 41

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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 **Case File Manager**

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Case File Application Number **487** Applicant Name(s) **Ken Bass**

Business Source Name **ABC Business Source**

Loan Information | Property | Applicant(s) | Income | **Assets** | Debt | Underwrite and Price | Underwrite & Price Results | Loan Summary | Credit Review | Negotiate Lock

Please ensure that any deposit with the sales contract or purchase agreement is not double counted as an asset.

Ken Bass

Checking Account(s)	\$ 20,000
Savings Account(s)	\$ 50,000
Money Market Account(s)	\$
CDs	\$
Mutual Funds	\$
Stocks and Bonds	\$
Retirement Funds	\$
Gift Funds Not Yet Deposited in Account	\$
Proceeds from Sale of Real Estate	\$
Other Assets:	
Bridge Loan Not Yet Deposited	\$
Trust Funds	\$
Tax Refund Not Received/Deposited	\$
Inheritance	\$
Total Assets	\$ 70,000

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FIG. 42

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Case File Application Number **487** Applicant Name(s): **Ken Bass**


Business Source Name **ABC Business Source**

Loan Information Property Applicant(s) Income Assets Debt Underwrite and Price Underwrite & Price Results Loan Summary Credit Review Negotiate Lock

Debt Review  

Ken Bass
Is any applicant paying alimony/child support/separate maintenance? ☐ Yes ☒ No
Monthly Amount Paid \$

Debt	Current Balance	Date Opened	Monthly Payment	Does this debt belong to any of the applicants?	Is this secured by real estate?
KAPS MORTGAGE	\$239,046.00	04/1994	\$2,390.00	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No

If the data shown is subsequently changed that would cause the credit report to be repulled, it will be necessary to revisit this set of screens and review the applicant's real estate debts again.
Once the debt review has been completed, click Continue. 




  


FIG. 43

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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Case File Application Number 487

Applicant Name(s) Ken Bass

Business Source Name ABC Business Source

Loan Information | Property | Applicant(s) | Income | Assets | Debt | Underwrite and Price | Underwrite & Price Results | Loan Summary | Credit Review | Negotiate Lock

Debt Review | Real Estate Debt | Add Real Estate Debt

Debt	Date Opened	Current Balance	Monthly Payment
KAPS MORTGAGE	04/1994	\$ 239,046.00	\$ 2,390.00

Is this debt related to applicant's current residence? ☐ Yes ☐ No

Will the applicant pay off this debt prior to or at closing of this loan transaction? ☐ Yes ☐ No

What is the current status of the property securing this loan? Pending Sale

If the property securing this loan is a rental property, enter the property address and the gross monthly rental income earned by the applicant from the property:

Street Address

City

State

ZIP

Gross Monthly Rental Income \$

If there are additional real estate debts not disclosed on the credit report, click Add Real Estate Debt.

If there are no additional real estate debts, click Save and Review.

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FIG. 44

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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 **Case File Manager**

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Case File Application Number: **487** Applicant Name(s): **Ken Bass**

Business Source Name: **ABC Business Source**

[Loan Information](#) [Property](#) [Applicant\(s\)](#) [Income](#) [Assets](#) [Debt](#) [Underwrite and Price](#) [Underwrite & Price Results](#) [Loan Summary](#) [Credit Review](#) [Negotiate Lock](#)

[Debt Review](#) [Real Estate Debt](#) [Add Real Estate Debt](#)

Add Real Estate Debt

Which applicant is the primary owner of this debt?

What is the creditor's name?

What is the creditor's account number?

What is the current balance? \$

What is the applicant's monthly payment on this debt?
(Include principal, interest, insurance, taxes, and homeowner's association fees) \$

Is this debt related to the applicant's current residence? ☐ Yes ☐ No

Will the applicant pay off this debt prior to or at closing of this loan transaction? ☐ Yes ☐ No

What is the current status of the property securing this loan?

If this is a rental property, enter the property address and the gross monthly rental income earned from the property.

Street Address

City

State

ZIP

Gross Monthly Rental Income \$

To add a real estate debt, click Add Another.

If there are no additional real estate debts, click Save and Review.

To cancel, click Cancel.

[Add Another](#) [Save and Review](#) [Cancel](#)

[Back](#) [Save & Close Case File](#) [Next](#)


FIG. 45

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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Case File Application Number **487** Applicant Name(s): **Ken Bass**

Business Source Name **ABC Business Source**

[Loan Information](#)
[Property](#)
[Applicant\(s\)](#)
[Income](#)
[Assets](#)
[Debt](#)
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Before the applicant's completed loan application is evaluated, please review with applicant(s) the summary of the information below and modify it if necessary.

Property Information

Property Type Single Family

Address 1633 13th Street, NW
Washington DC 20009

Loan Information

Loan Purpose Purchase

Loan Product No Preference

Seeded Point Value
(Note: The seeded point value can be modified to accept values from zero to three points.) 0.000

Estimated Loan To Value 80.00

Purchase Price
(Note: Please give this amount in whole dollars only.) \$ 150,000.00

Down Payment
(Note: Please give this amount in whole dollars only.) \$ 30,000.00

Total Other Credits \$ 0.00

Loan Amount
(Note: Please give this amount in whole dollars only.) \$ 120,000.00

Preferred Closing Date
(Note: This date is not guaranteed.) (mm/dd/yyyy) 10/30/2002

e-Consent

☒ The applicants hereby agree to the terms stated in the lender electronic disclosure consent policy and consent to receive electronic disclosures.

☐ The applicants do not agree to the terms stated in the lender electronic disclosure consent policy and do not consent to receive electronic disclosures.

Email address for electronic disclosures: ken_bass@newentrant1.net

Name	Total Monthly Income	Total Assets
Ken Bass	\$6,000.00	\$70,000.00

Click Next to underwrite and price this loan application.

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FIG. 46

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Case File Manager
PROSPAN

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Logout

Case File Application Number: **1234**

Business Source Name: **ABC Call Center**

Case File Status: **Active - Not Registered**

Applicant Name(s): **Ken Bass**

Trusted Advisor: **John Doe**

TA Phone Number: **(999) 999-9999 9999**

Loan Information
Property
Applicant(s)
Income
Assets
Debt
Underwrite and Price
Underwrite & Price Results
Reserve Funds
Credit Review
Negotiate Lock

These rates are valid until 05/28/2003 15:34 PM ET. If the rate quote expires you will need to re-underwrite this loan application.

[View Approval Letter](#)

Loan Details

Loan Product Preference	<u>None</u>	Monthly Homeowner's Association Fees	<u>\$0.00</u>
Purchase Price	<u>\$150,000.00</u>	Estimated Monthly Real Estate Taxes	<u>\$96.00</u>
Down Payment	<u>\$30,000.00</u>	Estimated Monthly Hazard Insurance	<u>\$50.00</u>
Loan Amount	<u>\$120,000.00</u>	Loan To Value Ratio	<u>80.00</u>
Maximum Approved Loan Amount	<u>\$142,500.00</u>	Combined Loan To Value Ratio	<u>80.00</u>
New Subordinate Financing Amount	<u>\$0.00</u>	Maximum Loan To Value Ratio For Rate	<u>80.00</u>
New Subordinate Financing P & I Amount	<u>\$0.00</u>	Maximum Approved Loan Amount for Same Rate	<u>\$120,000.00</u>

Marketing Messages

- An appraisal waiver for the specified property.
- Reduced documentation requirements for the income reported in your application.
- Reduced documentation requirements for the assets reported in your application.

Approved Loan Products

Select a loan to reserve funds:

30 Year Fixed
15 Year Fixed
20 Year Fixed
7 Year Balloon
0/1 ARM
5/1 ARM
7/1 ARM
10/1 ARM
All Products

Sort by: estimated closing costs Sort

	Base Interest Rate	LDPRA	Total Interest Rate	APR	Monthly P&I	Points	Estimated Closing Costs
Ⓒ	6.125%	0.000	6.125%	6.100%	\$729.14	-0.875	<u>\$32,914</u>
Ⓒ	6.000%	0.000	6.000%	5.990%	\$719.47	-0.625	<u>\$33,208</u>
Ⓒ	5.875%	0.000	5.875%	5.900%	\$709.85	-0.250	<u>\$33,652</u>
Ⓒ	5.750%	0.000	5.750%	5.820%	\$700.29	0.250	<u>\$34,246</u>
Ⓒ	5.625%	0.000	5.625%	5.740%	\$690.79	0.750	<u>\$34,839</u>
Ⓒ	5.500%	0.000	5.500%	5.660%	\$681.35	1.250	<u>\$35,433</u>
Ⓒ	5.250%	0.000	5.250%	5.540%	\$662.65	2.625	<u>\$37,070</u>
Ⓒ	5.125%	0.000	5.125%	5.490%	\$653.39	3.500	<u>\$38,114</u>
Ⓒ	5.000%	0.000	5.000%	5.430%	\$644.19	4.250	<u>\$39,008</u>
Ⓒ	4.875%	0.000	4.875%	5.390%	\$635.05	5.125	<u>\$40,052</u>

FIG. 47

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Case File Manager
PROSPAN

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Case File Application Number: 1234
Applicant Name(s): Ken Bass

Business Source Name: ABC Call Center
Case File Status: Active - Not Registered

Loan Information
Property
Applicant(s)
Income
Assets
Debt
Underwrite and Price
Underwrite Price Results
Reserve Funds
Credit Review
Negative Work

Closing Date
Print Credit Report

You have until 05/28/2003 15:34 PM ET to lock or float this rate. If the rate quote expires you will need to re-underwrite this loan application.

Rate Status	Not Registered	Principal & Interest (P + I)	\$590.79
Selected Loan Product	30-Year Fixed	Estimated Monthly Homeowner's Association Fees	\$0.00
Loan Purpose	Purchase	Estimated Monthly Real Estate Taxes	\$16.67
Loan Amount	\$120,000.00	Estimated Monthly Hazard Insurance	\$8.33
New Subordinate Financing Amount	\$0.00	Total Estimated Monthly Payment	\$715.79
New Subordinate Financing P & I Amount	\$0.00	Estimated Closing Costs	\$31.356
Base Interest Rate	5.625%		
Low Down Payment Rate Adjustment	0.000%		
Total Interest Rate (includes LDPR)	5.625%		
APR	5.490%		
Maximum Interest Rate for Float	6.750%		
Points	-2.021		
Preferred Closing Date	07/30/2003		

(Note: This date is not guaranteed.)

Marketing Messages

- An appraisal waiver for the specified property.
- Reduced documentation requirements for the income reported in your application.
- Reduced documentation requirements for the assets reported in your application.

Underwriting Conditions

Reserve Funds

To complete the home-loan application and lock or float the rate, a deposit of \$450.00 is required from the applicant(s). When the loan is closed, the cash required to be paid at closing will be reduced by that amount. Please select the appropriate rate option and method of payment below to reserve the loan funds for the applicant(s).

Rate Options

☐ Float the Rate
☒ Lock the Rate

Method of Payment

☒ Pay by credit card authorized online:

If the method of payment is by credit card authorized online, please enter the credit card information below:

Cardholder's Name
(As it appears on the credit card)

Credit Card

Credit Card Number

Expiration Date

☐ Pay by credit card authorized via toll-free number:

If the method of payment is by credit card authorized via toll-free number, please enter the authorization code below:

Authorization Code

☐ Pay by check or cash:

If the method of payment is by check or cash, you may enter the check or money order number below:

Check or Money Order Number

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Reserve Funds


FIG. 47A

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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Case File Application Number487Applicant Name(s)Ken Bass

Business Source NameABC Business Source

Loan InformationPropertyApplicant(s)IncomeAssetsDebtUnderwrite and PriceUnderwrite & Price ResultsLoan SummaryCredit ReviewNegotiate Lock

These rates are valid until 09/20/2002 18:43:00 EST. If the rate quote expires you will need to re-underwrite this loan application.

Loan Details

Loan Product Preference	<u>30-Year Fixed</u>	Monthly Homeowner's Association Fees	\$0.00
Purchase Price	<u>\$150,000.00</u>	Estimated Monthly Real Estate Taxes	\$33.33
Down Payment	<u>\$30,000.00</u>	Estimated Monthly Hazard Insurance	\$8.33
Loan Amount	<u>\$120,000.00</u>	<u>Loan To Value Ratio</u>	80.00
Maximum Approved Loan Amount	\$142,500.00	<u>Combined Loan To Value Ratio</u>	80.00
		<u>Maximum Loan To Value Ratio For Rate</u>	80.00
		<u>Maximum Approved Loan Amount for Same Rate</u>	\$120,000.00

Marketing Messages

- An appraisal waiver for the specified property.
- Reduced documentation requirements for the income reported in your application.
- Reduced documentation requirements for the assets reported in your application.

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FIG. 48

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

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Case File Application Number 487

Applicant Name(s): Ken Bass

Business Source Name ABC Business Source

Loan Information | Property | Applicants | Income | Assets | Debt | Underwrite and Price | Underwrite & Price Results | Loan Summary | Credit Review | Negotiate Lock

Print Credit Report

Print Loan Summary

Rate Status	Locked	Principal & Interest (P + I)	\$725.80
Selected Loan Product	30-Year Fixed <input checked="" type="checkbox"/>	Estimated Monthly Homeowner's Association Fees	\$0.00
Loan Purpose	Purchase	Estimated Monthly Real Estate Taxes	\$33.33
Loan Amount	\$120,000.00	Estimated Monthly Hazard Insurance	\$8.33
Base Interest Rate	6.000%	Total Estimated Monthly Payment	\$1,767.47
Low Down Payment Rate Adjustment	0.000%	Estimated Cash to Close	\$34,600
Total Interest Rate (includes LDPR)	6.000%	Loan to Value Ratio	80.00
APR	6.040%	Combined Loan to Value Ratio	80.00
Points	1.000		
Preferred Closing Date	10/30/2002		
(Note: This date is not guaranteed.)			
Rate Lock Date	09/20/2002		
Rate Lock Expiration Date	11/19/2002		

Check Current Rates

Marketing Messages

- An appraisal waiver for the specified property.
- Reduced documentation requirements for the income reported in your application.
- Reduced documentation requirements for the assets reported in your application.

Underwriting Conditions

Close Case File


FIG. 49

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

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Case File Manager

[Open/Create Case File](#)
[My User Account](#)
[Today's Rates](#)
[Glossary](#)
[Calculators](#)
[Logout](#)

Case File Application Number: **487**
Applicant Name(s): **Ken Bass**

Business Source Name: **ABC Business Source**

[Loan Information](#)
[Property](#)
[Applicant\(s\)](#)
[Income](#)
[Assets](#)
[Debt](#)
[Underwrite and Price](#)
[Underwrite & Price Results](#)
[Loan Summary](#)
[Credit Review](#)
[Negotiate Lock](#)

Ken Bass

Credit Report File Number: **000000999889207**
Credit Agency: **Agency 1**
Credit Report Date: **09/20/2002**
[View Report](#)

Credit History Details

Please review the applicant's credit history to determine if the details are accurate.

Creditor/ Account #	Belongs To	Date Opened/ Last Reported	Credit Limit/ Balance	Monthly Payment	Credit Type/ Account Status	Account Type	Reconciliation Status
AM GEN FIN 93567120	Applicant	12/1991 08/2002	\$ \$ 0	\$ 0	Unknown Unknown	Unknown	Current Debt <input checked="" type="checkbox"/>
J C PENNEY 8585849	Applicant	06/1991 08/2002	\$ 1000 \$ 1000	\$ 100	Revolving Unknown	Credit card	Current Debt <input checked="" type="checkbox"/>
USAG LOAN 25129202301654280	Applicant	06/1993 08/2002	\$ 437 \$ 572	\$ 7	Installment Unknown	Installment loan	Current Debt <input checked="" type="checkbox"/>
USAG LOAN 25129202301654278	Applicant	03/1992 08/2002	\$ 2625 \$ 3480	\$ 45	Installment Unknown	Installment loan	Current Debt <input checked="" type="checkbox"/>

After credit details have been reconciled for this loan application, re-run the transaction by clicking on the Underwrite and Price button.

[Underwrite and Price](#)

[Back](#)
[Save & Close Case File](#)
[Next](#)


FIG. 50

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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 Case File Manager

Open/Create Case File | My User Account | Today's Rates | Glossary | Calculators | Logout

Case File Application Number **487** Applicant Name(s) **Ken Bass**

Business Source Name **ABC Business Source**

Loan Information | Property | Applicant(s) | Income | Assets | Debt | Underwrite and Price | Underwrite & Price Results | Loan Summary | Credit Review | Negotiate Lock

Rate Status Locked

Loan Purpose Purchase

Loan Amount \$120,000.00

Rate Lock Date 09/20/2002

Current Rate Lock Expiration Date 11/19/2002

Current Closing Date 10/30/2002

Product Preference

30-Year Fixed

Check Current Rates

5110

Current Loan Product: 30-Year Fixed

Total Monthly Payment	Base Interest Rate	LDPRA	Interest Rate	APR	Monthly P&I	Points	Estimated Cash to Close
\$1,767.47	6.000%	0.000%	6.000%	6.040%	\$725.80	1.000	<u>\$34,600</u>

Close Case File

FIG. 51

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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[Today's Rates](#)
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[Logout](#)

Case File Application Number: 487
Applicant Name(s): Ken Base

Business Source Name: ABC Business Source

[Loan Information](#)
[Property](#)
[Applicant's](#)
[Income](#)
[Assets](#)
[Debt](#)
[Underwrite and Price](#)
[Underwrite & Price Results](#)
[Loan Summary](#)
[Credit Review](#)
[Negotiate Lock](#)

Rate Status: Locked
Loan Purpose: Purchase
Loan Amount: \$120,000.00
Rate Lock Date: 09/20/2002
Current Rate Lock Expiration Date: 11/19/2002
Current Closing Date: 10/30/2002
Product Preference:

Current Loan Product: 30-Year Fixed

Total Monthly Payment	Base Interest Rate	LDPR	Interest Rate	APR	Monthly P&I	Points	Estimated Cash to Close
\$1,767.47	6.000%	0.000%	6.000%	6.040%	\$725.80	1.000	\$34,600

Negotiate Lock

To set a negotiated rate-point combination, please enter the desired rate and points below. The negotiated rate and points cannot exceed the Maximum Rate and Maximum Points, respectively.

Loan Product: 30-Year Fixed

Total Negotiated Rate: Maximum Rate (including LDPR): 6.500%

LDPR: 0.000%

Base Negotiated Rate:
(Note: Value is automatically calculated as Total Negotiated Rate - LDPR.)

Negotiated Points: Maximum Points (including hedge, miscellaneous points and delivery fee): 4.739

Base Interest Rate	Current Points	Original Points
6.500%	-1.250	-1.250
6.375%	-1.000	-1.000
6.250%	-0.625	-0.625
6.125%	-0.125	-0.125
6.000%	0.250	0.250
5.875%	0.625	0.625
5.750%	1.375	1.375
5.625%	2.125	2.125
5.500%	2.750	2.750
5.375%	3.750	3.750
5.250%	4.750	4.750
5.125%	5.750	5.750
Hedge Points	0.375	0.375
Miscellaneous Points Adjustment	1.000	1.000
Delivery Risk-Based Adjustment	0.000	0.000

To lock the negotiated rate-point combination for the 30-Year Fixed loan, please click on Lock.

FIG. 52

Close Case File

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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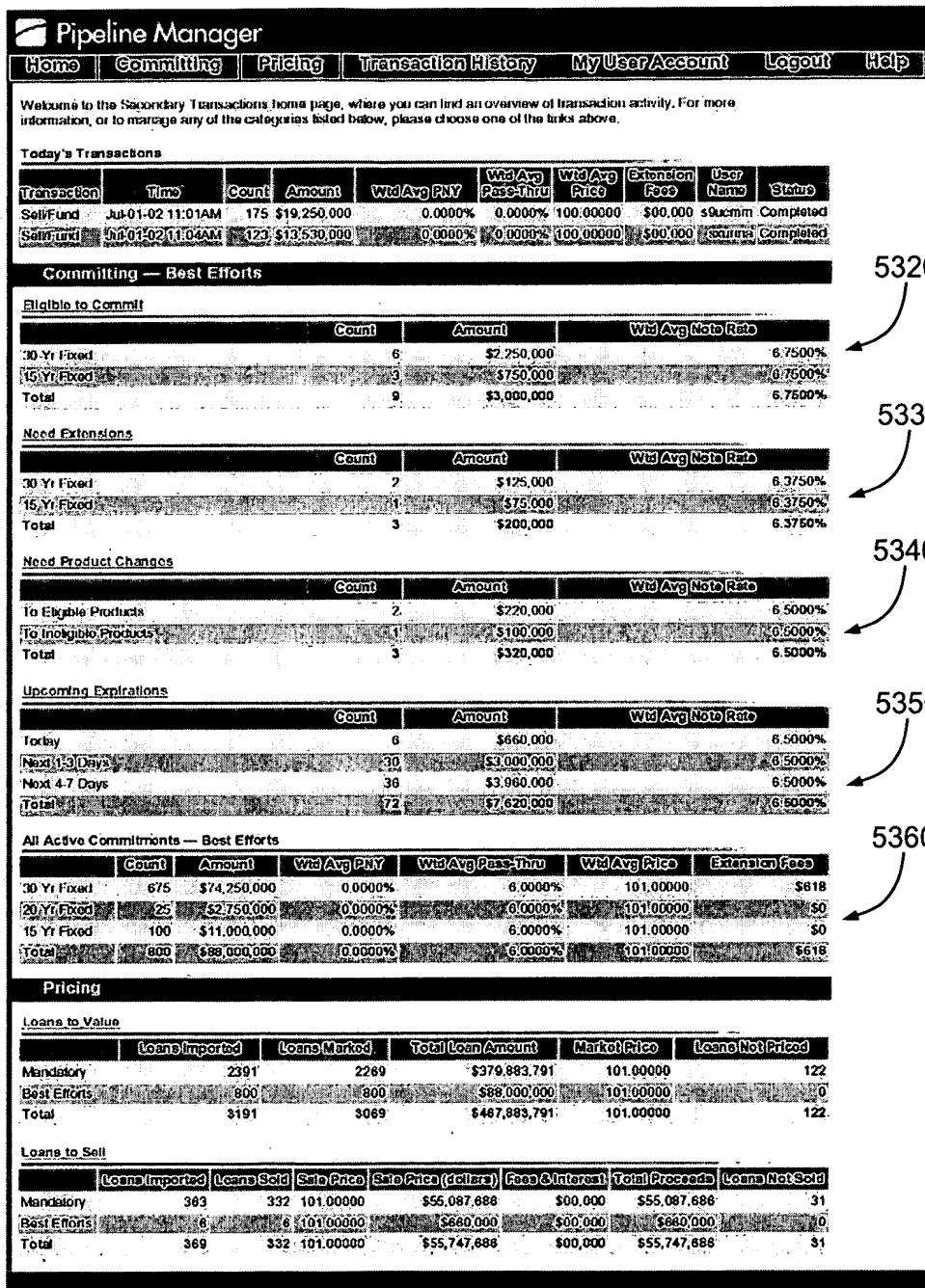


FIG. 53

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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[Commit Loan](#)
[Extension](#)
[Product Changes](#)

[Commit Loan](#)

This page contains a list of loans eligible for commitment. If errors occurred, they will be listed at the bottom of the page.

To exclude a loan that you do not want to commit, please check the box next to the loan. When you have finished reviewing the list and are satisfied with your choices, please click the Commit button.

Loans Available to Commit

	Count	Amount	Wtd Avg PNY	Wtd Avg Pass-Thru	Wtd Avg Price
Total Loans in Batch:	13				
30 Yr Fixed	3	\$335,000	0.0000%	6.0000%	100.00000
20 Yr Fixed	4	\$415,000	0.0000%	6.0000%	100.00000
15 Yr Fixed	3	\$325,000	0.0000%	6.0000%	100.00000
Total Eligible	10	\$1,075,000	0.0000%	6.0000%	100.00000
Errors	3				

[Print Transaction](#)
[Refresh Loans](#)

Select each loan to exclude, then click the Commit button to commit the remaining loans. If you update the list of loans by clicking the Refresh Loans button, previously excluded loans will show up as already checked.

[View All](#)

Clear All

Lock

Commitment — Best Efforts

Exclude	ProSpan Case File	Effective Date	Expiration Date	Scheduled Closing	Rate	Amount	Expiration Date	PNY Indication	Pass-Thru	Price Indication
30 Year Fixed										
<input type="checkbox"/>	2000207840	09/25/2002	10/24/2002	10/23/2002	6.5000%	\$110,000	10/31/2002	0.0000%	6.0000%	100.00000
<input type="checkbox"/>	2000207940	09/25/2002	10/24/2002	10/23/2002	6.5000%	\$100,000	10/31/2002	0.0000%	6.0000%	100.00000
<input type="checkbox"/>	2000207980	09/25/2002	11/23/2002	11/22/2002	6.5000%	\$125,000	11/25/2002	0.0000%	6.0000%	100.00000
Total 30 Year Fixed						\$335,000		0.0000%	6.0000%	100.00000
20 Year Fixed										
<input type="checkbox"/>	2000208840	09/25/2002	10/24/2002	10/23/2002	6.7500%	\$100,000	10/31/2002	0.0000%	6.5000%	100.00000
<input type="checkbox"/>	2000207840	09/27/2002	10/26/2002	10/25/2002	6.7500%	\$110,000	10/31/2002	0.0000%	6.5000%	100.00000
<input type="checkbox"/>	2000207810	09/27/2002	10/26/2002	10/25/2002	6.7500%	\$105,000	10/31/2002	0.0000%	6.5000%	100.00000
<input type="checkbox"/>	2000209840	09/27/2002	10/26/2002	10/25/2002	6.7500%	\$100,000	10/31/2002	0.0000%	6.5000%	100.00000
Total 20 Year Fixed						\$415,000		0.0000%	6.5000%	100.00000
15 Year Fixed										
<input type="checkbox"/>	2000217840	09/25/2002	11/23/2002	11/22/2002	6.5000%	\$100,000	11/25/2002	0.0000%	6.5000%	100.00000
<input type="checkbox"/>	2000227840	09/25/2002	11/23/2002	11/22/2002	6.5000%	\$90,000	11/25/2002	0.0000%	6.5000%	100.00000
<input type="checkbox"/>	2000237840	09/25/2002	11/23/2002	11/22/2002	6.5000%	\$135,000	11/25/2002	0.0000%	6.5000%	100.00000
Total 15 Year Fixed						\$325,000		0.0000%	6.5000%	100.00000

[View All](#)

[Commit](#)

Errors occurred while trying to price these loans.

Lock						Error				
Exclude	ProSpan Case File	Effective Date	Expiration Date	Scheduled Closing	Rate	Amount	Expiration Date	PNY Indication	Pass-Thru	Price Indication
30 Year Fixed										
	2000207840	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$99,999	**Sample short error message within the table.**			
	2000207840	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$99,999	**Sample short error message within the table.**			
Total 30 Year Fixed						\$99,999,999				
20 Year Fixed										
	2000207840	00/00/0000	00/00/0000	00/00/0000	0.0000%	\$99,999	**Sample short error message within the table.**			
Total 20 Year Fixed						\$99,999,999				

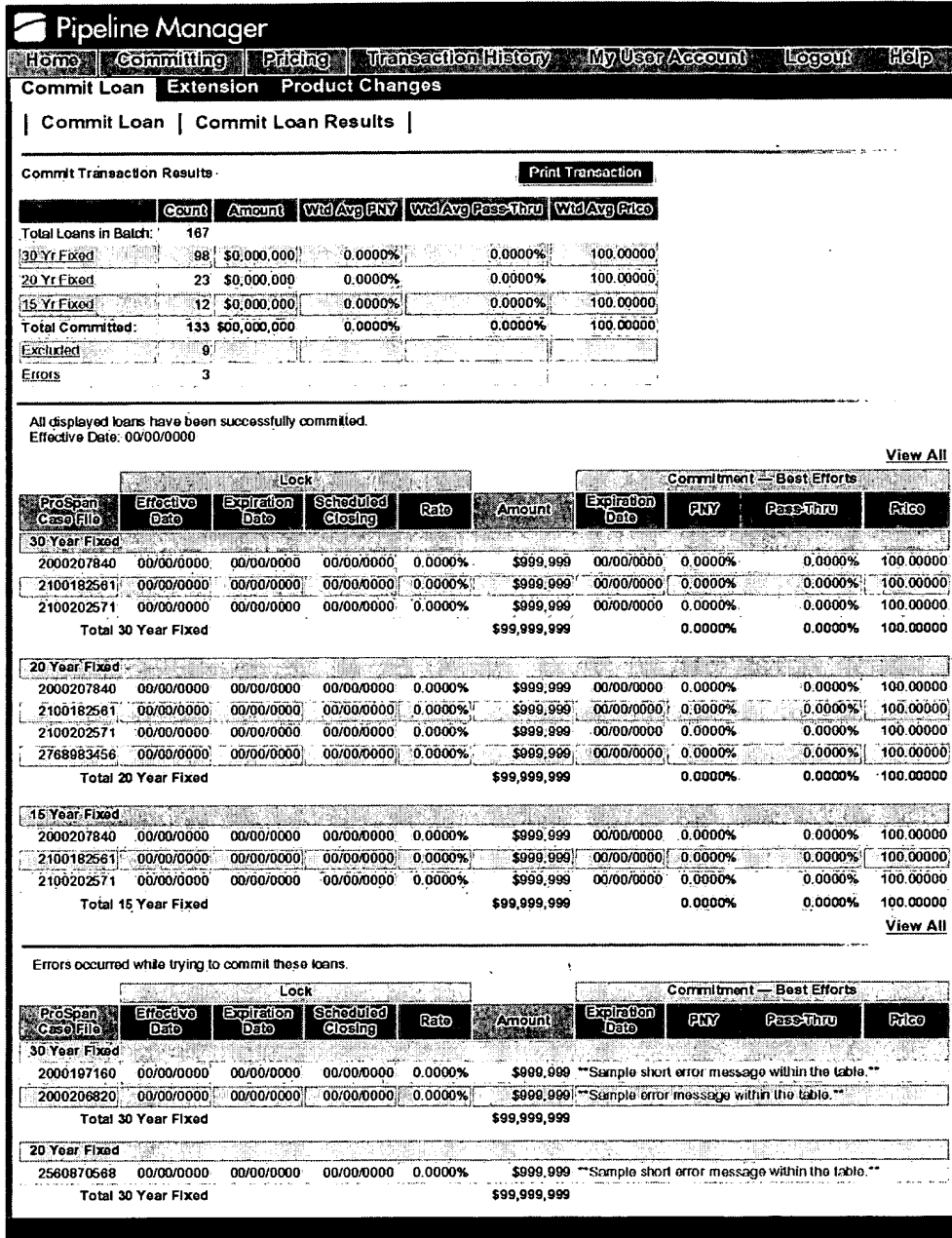
FIG. 54

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

Inventor(s): Voth et al.

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FIG. 55

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

Inventor(s): Voth et al.

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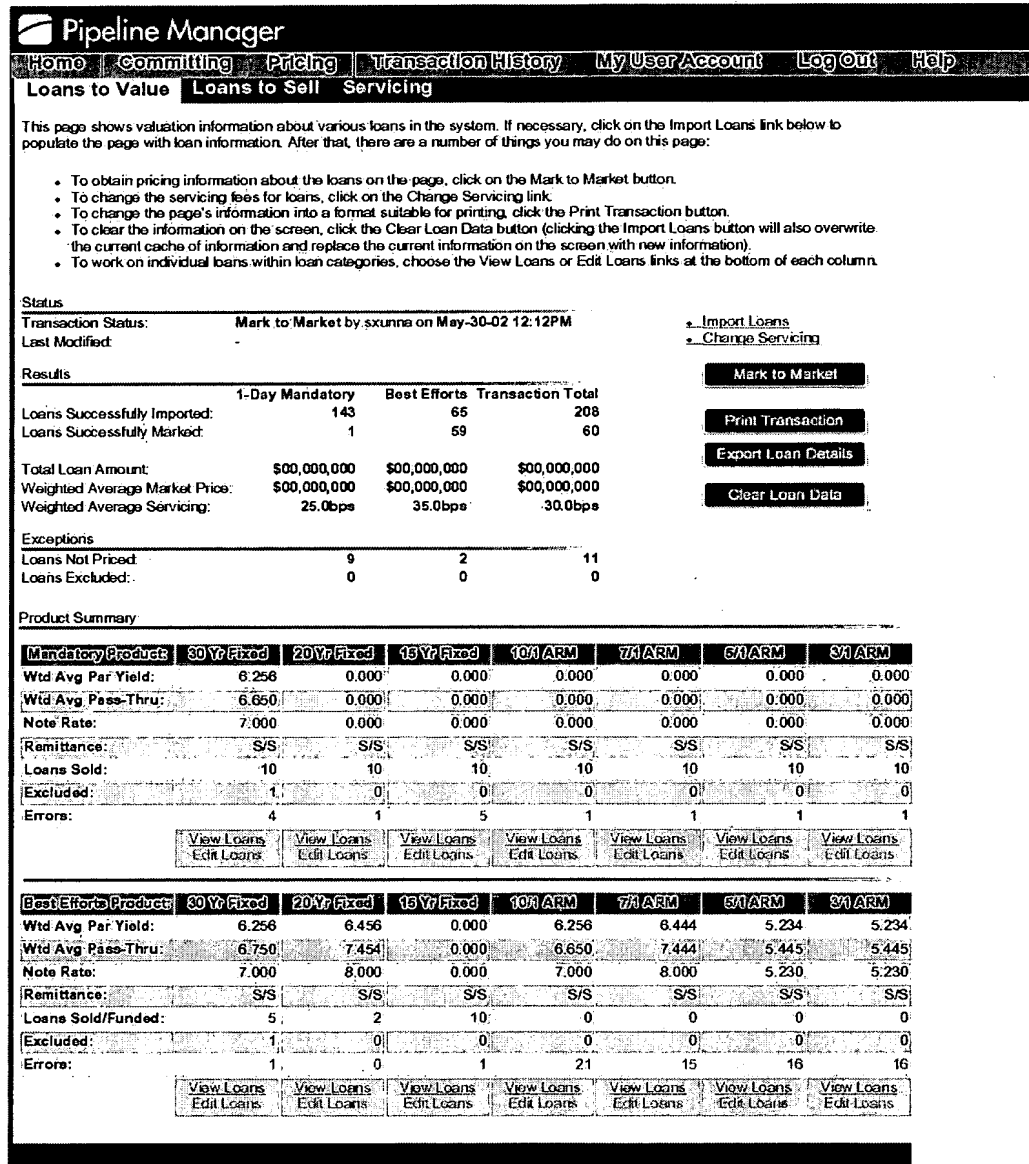


FIG. 56

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL THROUGH THE HOUSING FINANCE INDUSTRY

Inventor(s): Voth et al.

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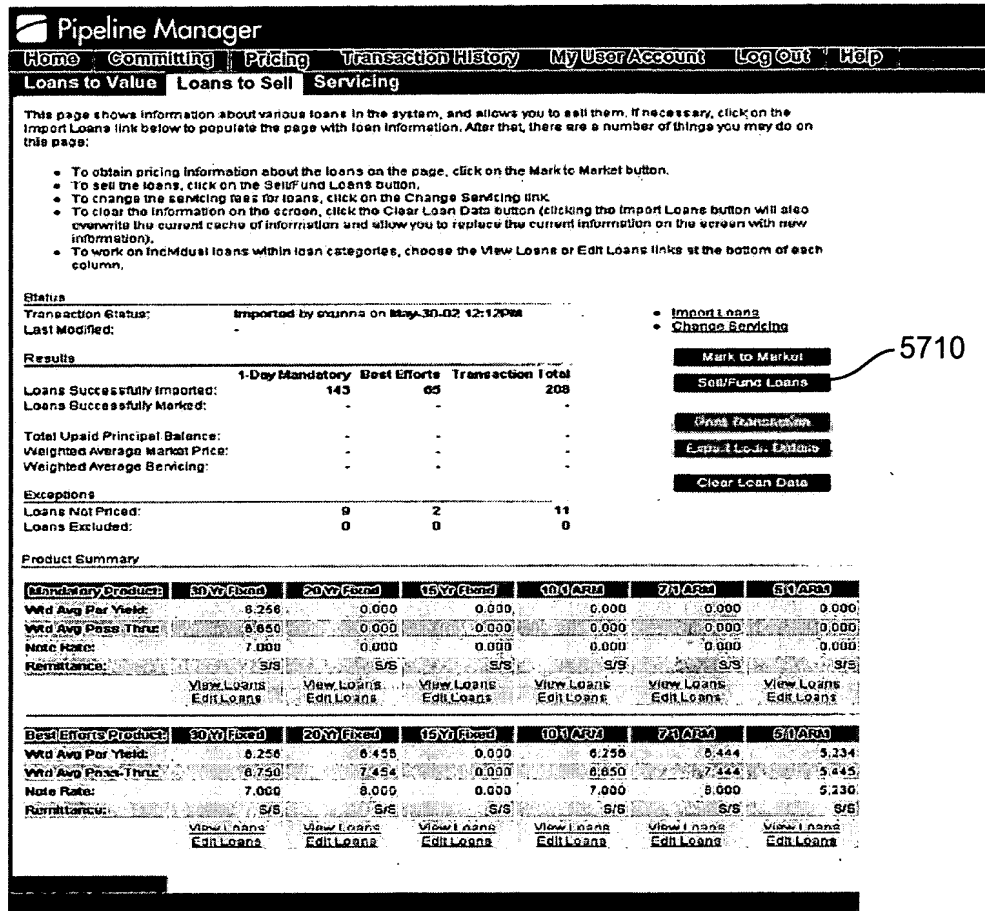


FIG. 57

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

Inventor(s): Voth et al.

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Pipeline Manager

Home Committing Pricing Transaction History My User Account Log Out Help

Loans to Value Loans to Sell Servicing

Change Default Servicing Fees

1. Type a default servicing fee for each product.
2. Click the Apply button.

Product	Servicing Fee (bps)
30 Year Fixed	40.5
20 Year Fixed	35.0
15 Year Fixed	30.0
7 Year Balloon	29.0
3 Year ARM	34.0
5 Year ARM	37.5
7 Year ARM	37.5
10 Year ARM	37.5

Apply Reset Cancel

FIG. 58

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

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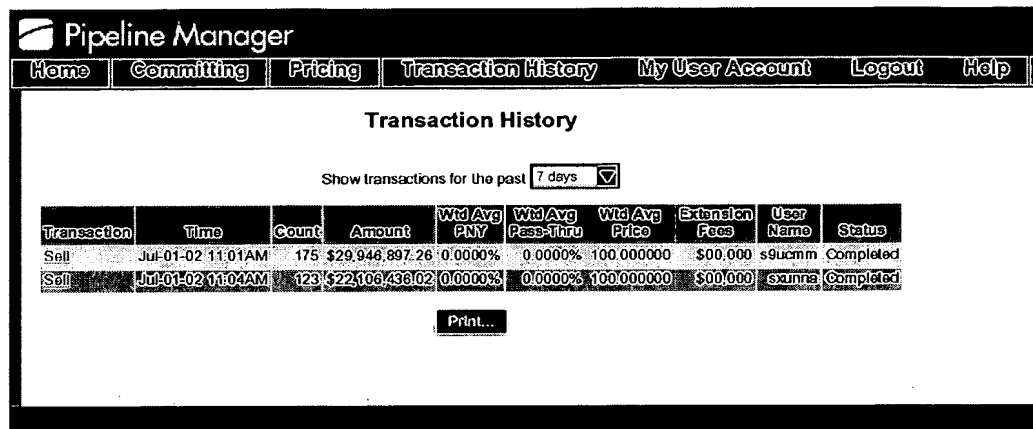


FIG. 59

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

Inventor(s): Voth et al.

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Platform Administrator

Lender ID: 999999999
Lender Name: ABC Business Source

Logout

Lender
Business Source
Commit Changes

Days from Close to Sale
To retrieve your hedge cost, please indicate the estimated number of days from closing to sale of the loan for the relevant loan purpose:

1. For a Purchase transaction	2 day(s)	<input type="text" value="2"/> day(s)
2. For a Refinance transaction	3 day(s)	<input type="text" value="3"/> day(s)

Current Settings
New Settings*

Hedge Costs
To change a product's hedge cost, modify the Minimum - Maximum Days ranges and the related Hedge Cost (in points) under the New Settings section for that product. You can create day ranges in any intervals appropriate to your hedge cost experience. Day ranges may not overlap and no gaps may exist between ranges. Once the modifications are made, click on the Commit Changes tab to continue.

30 Year Fixed
20 Year Fixed
15 Year Fixed
10/1 ARM
7/1 ARM
5/1 ARM
3/1 ARM
7 Year Balloon

6012
Current Settings
6012
New Settings*

Min. Days	Max. Days	Hedge Cost (In points)	Min. Days	Max. Days	Hedge Cost (In points)
0	30	0.2	<input type="text" value="0"/>	<input type="text" value="30"/>	<input type="text" value="0.2"/>
31	60	0.23	<input type="text" value="31"/>	<input type="text" value="60"/>	<input type="text" value="0.23"/>
61	90	0.27	<input type="text" value="61"/>	<input type="text" value="90"/>	<input type="text" value="0.27"/>
91	180	0.3	<input type="text" value="91"/>	<input type="text" value="180"/>	<input type="text" value="0.3"/>
			<input type="text"/>	<input type="text"/>	<input type="text"/>
			<input type="text"/>	<input type="text"/>	<input type="text"/>
			<input type="text"/>	<input type="text"/>	<input type="text"/>
			<input type="text"/>	<input type="text"/>	<input type="text"/>
			<input type="text"/>	<input type="text"/>	<input type="text"/>
			<input type="text"/>	<input type="text"/>	<input type="text"/>

6010
6010

Next Product

* Note: New Settings are pre-populated with current data.


FIG. 60

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

Inventor(s): Voth et al.

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 **Platform Administrator**

Lender ID: 999999999

Lender Name: ABC Business Source

Business Source: ABC Business Source

Logout

Lender

Business Source

Commit Changes

Price Window

1. For how long are price quotes valid? 4 hour(s) 4 OR ☐ Next Business Day

Rounding

2. a) How would you like to display note rates to the applicant? Actual Actual 6110

2. b) What would you like to do with the difference between the actual note rate and the rounded note rate? Tradeoff the difference to points Tradeoff the difference to points 6112

2. c) How would you like to display points to the applicant? Actual Actual 6114

Miscellaneous Point Adjustment

To change a product's discount/premium point schedule, modify the Minimum - Maximum Loan Amount ranges and the related Miscellaneous Point Adjustment under the New Settings section for that product. Loan amount ranges may not overlap and no gaps may exist between ranges. Once the modifications are made, click on the Commit Changes tab to continue.

30 Year Fixed
20 Year Fixed
15 Year Fixed
10/1 ARM
7/1 ARM
6/1 ARM
5/1 ARM
7 Year Balloon

Current Settings			New Settings*		
Min. Loan Amount	Max. Loan Amount	Miscellaneous Points	Min. Loan Amount	Max. Loan Amount	Miscellaneous Point Adjustment
0.00	50,000.00	0.614	\$0.0	\$50000.0	0.614
50,001.00	100,000.00	0.624	\$50001.0	\$100000.0	0.624
100,001.00	150,000.00	0.634	\$100001.0	\$150000.0	0.634
150,001.00	200,000.00	0.644	\$150001.0	\$200000.0	0.644
200,001.00	275,000.00	0.654	\$200001.0	\$275000.0	0.654
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	

Next Product

* Note: New Settings are pre-populated with current data.

FIG. 61

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
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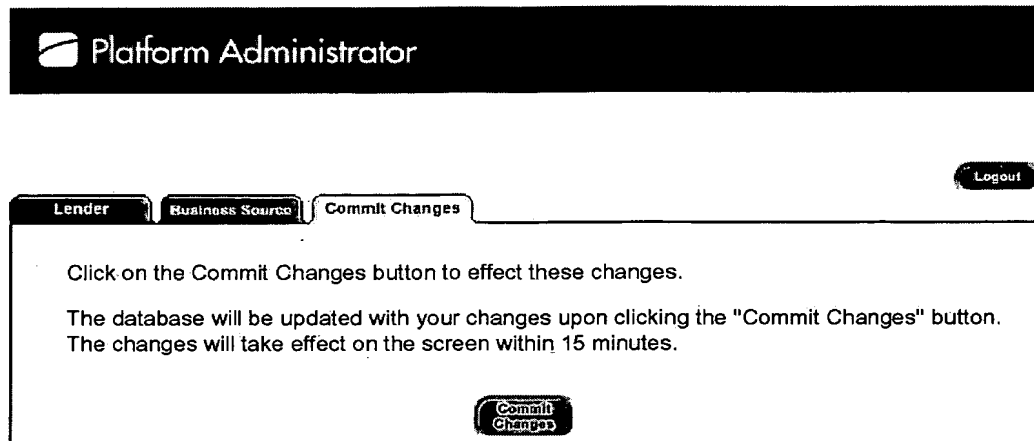


FIG. 62

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

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Logout

Create User Find User Edit User Reporting

Create a New User Registration

To create a new user you must complete the required fields and assign the user to be a Member of at least one group. Once completed, click 'Save'. An email will then be sent to the user with their account details and instructions.

Last Name*	<input type="text" value="Doe"/>	Location	<input type="text" value="DC area"/>
First Name*	<input type="text" value="John"/>	Work Phone	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> ext: <input type="text" value=""/>
Username*	<input type="text" value="doe12"/>	Fax	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>
Email*	<input type="text" value="john.doe@demo.com"/>		
Access Levels	<div><div>Pipeline Mgr: Sell Pipeline Mgr: Mark Case File Mgr - Basic Advise - Basic Platform Admin - Read Only Access Admin - Advanced Pipeline Mgr: Commit Pipeline Mgr: Commit - Read Only Pipeline Mgr: Sell - Read Only Pipeline Mgr: Mark - Read Only</div></div>	Access Rights*	<div><div>Pipeline Mgr: Sell</div></div>

* Required field

Clear Save

6310

FIG. 63

Access Administrator

Logout

Create User Find User Edit User Reporting

Find a User

To find a user account, enter the user lastname or username. You may use a wildcard (*) to widen your search, but the wildcard must be accompanied by at least one character (e.g. enter "sm*" in the last name field to get all last names starting with "sm")

Last Name	<input type="text" value="Doe"/>
First Name	<input type="text"/>
Username	<input type="text"/>
Location	<input type="text" value="All"/>
Access Rights	<input type="text" value="All"/>

Search

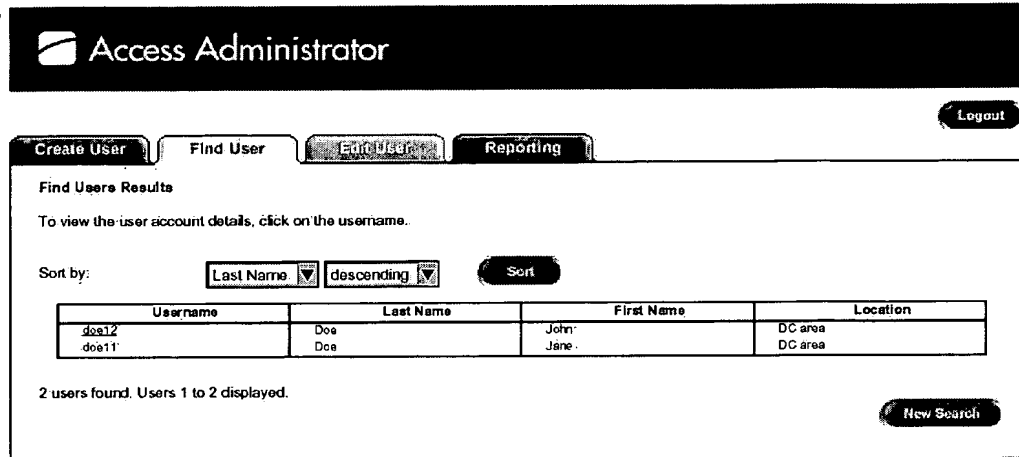
FIG. 64

Title: SYSTEMS AND METHODS FOR FACILITATING THE FLOW OF CAPITAL
THROUGH THE HOUSING FINANCE INDUSTRY

Inventor(s): Voth et al.

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Access Administrator

Logout

Create User Find User **Edit User** Reporting

Find Users Results

To view the user account details, click on the username.

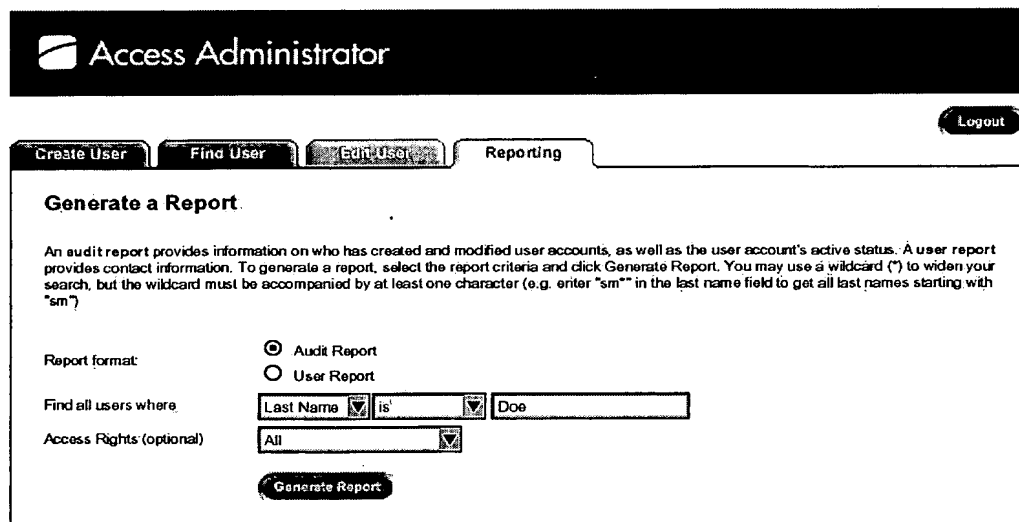
Sort by: Last Name descending Sort

Username	Last Name	First Name	Location
dos12	Doe	John	DC area
dos11	Doe	Jane	DC area

2 users found. Users 1 to 2 displayed.

New Search

FIG. 65



Access Administrator

Logout

Create User Find User **Edit User** Reporting

Generate a Report

An audit report provides information on who has created and modified user accounts, as well as the user account's active status. A user report provides contact information. To generate a report, select the report criteria and click Generate Report. You may use a wildcard (*) to widen your search, but the wildcard must be accompanied by at least one character (e.g. enter "sm*" in the last name field to get all last names starting with "sm").

Report format:
☒ Audit Report
☐ User Report

Find all users where: Last Name is Doe

Access Rights (optional): All

Generate Report

FIG. 66